









GOVERNMENT OF INDIA

REPORT  
ON  
**FAMILY LIVING SURVEY  
AMONG INDUSTRIAL  
WORKERS  
1958-59**

*GUDUR*

LABOUR BUREAU

Ministry of Labour, Employment and Rehabilitation  
(Department of Labour & Employment)



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I. S. I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in *Gudur* centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Assistant Director, assisted by Shri H. K. Gogna, Investigator Grade I under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL,  
*Director.*

LABOUR BUREAU,  
CLEREMONT, SIMLA-4,

*Dated, the 30th Dec., 1966.*

# CONTENTS

## PART I (FAMILY BUDGET)

	PAGE
<b>PREFACE</b>	
CHAPTER 1 Scope and Method of the Survey . . . . .	3
1.1 Family living study . . . . .	
1.2 Description of the survey.	
CHAPTER 2 Economic Background of the Centre . . . . .	9
2.1 Introductory.	
2.2 Working class markets.	
2.3 General characteristics of working class population— survey results.	
CHAPTER 3 Family Characteristics . . . . .	15
3.1 Introductory.	
3.2 Age, sex and marital status.	
3.3 Religion and size.	
3.4 Language and size.	
3.5 Literacy.	
3.6 Distribution of family members by age, sex and activity status.	
3.7 Distribution of family members by age, sex and economic status.	
3.8 Family size, composition, economic status and earning strength by income.	
CHAPTER 4 Family Income and Receipts . . . . .	31
4.1 Concepts and definitions.	
4.2 Average monthly income per family and per capita.	
4.3 Income by category of earner.	
4.4 Income and other receipts by components.	
4.5 Income and other receipts by components and family size.	
4.6 Income and other receipts by family composition.	
CHAPTER 5 Family Expenditure and Disbursements . . . . .	40
5.1 Concepts and definitions.	
5.2 Expenditure pattern.	
5.3 Levels of expenditure by income and family type.	



	5·4	Expenditure by family income.	
	5·5	Expenditure by per capita income.	
	5·6	Food expenditure.	
	5·7	Proportion of families reporting expenditure on selected sub-groups.	
CHAPTER	6	Food Consumption and Nutrition . . . . .	57
	6·1	Quantities of food consumed.	
	6·2	Analysis of nutritive contents.	
CHAPTER	7	Budgetary position . . . . .	65
	7·1	Introductory.	
	7·2	Budgetary position by family income.	
	7·3	Budgetary position by family composition.	
PART II (LEVEL OF LIVING)			
CHAPTER	8	Level of Living . . . . .	71
	8·1	Concept of level of living.	
	8·2	Scope of Schedule 'B'.	
CHAPTER	9	Educational Interests . . . . .	74
	9·1	General education.	
	9·2	Skill and technical training.	
CHAPTER	10	Sickness and Treatment . . . . .	77
	10·1	Introductory.	
	10·2	Treatment and consequences of sickness.	
CHAPTER	11	Housing Conditions . . . . .	80
	11·1	Introductory.	
	11·2	Condition of building.	
	11·3	Condition of dwelling.	
	11·4	Distance of dwellings from important places.	
CHAPTER	12	Employment, Working and Service Conditions	87
	12·1	Introductory.	
	12·2	Employment pattern.	
	12·3	Condition of work-place.	
	12·4	Amenities provided.	
	12·5	Statutory rights and benefits.	
	12·6	Trade union membership.	

12·7	Length of service.	
12·8	Service conditions.	
12·9	Social security benefits .	
CHAPTER 13	Savings, Assets and Indebtedness . . . . .	98
13·1	Introductory.	
13·2	Components of savings.	
13·3	Extent of savings and assets.	
13·4	Possession of durable articles and live-stock.	
13·5	Extent of indebtedness.	
13·6	Purpose of loans.	
13·7	Sources and terms of loans.	
CHAPTER 14	Some Important Findings . . . . .	106
14·1	Family characteristics, income and expenditure.	
14·2	Additional aspects of level of living.	
APPENDIX I	. . . . .	109
APPENDIX II	. . . . .	110



# ERRATA

<i>Page</i>	<i>Chapter/Table</i>	<i>Column</i>	<i>Particulars</i>	<i>For</i>	<i>Read</i>
3	Chapter 1	—	10th line	for a	force
5	Chapter 1	—	4th line of last para	insert	'the' after 'from'
7	Chapter 1	—	last line of para 1·24	uly,	July,
12	Chapter 2	—	2nd line of the foot note	bassia	basis
13	Chapter 2	—	1st line of last para	model	modal
23	Table 3·8	1	sub-heading	Non-earning dependants	Non-earning dependants
24	Table 3·9	—	above col. 1	strenght	strength
24	Table 3·9	1	2nd line	or more dependants	or more earning dependants
25	Table 3·10	—	above col. 4	30—60	30— <60
35	Chapter 4	—	3rd line	thereafter	delete
35	Chapter 4	—	3rd line	thereafte	thereafter
47	Chapter 5	—	7th line of para 5·4	effect	effects
64	Table 6·2	3	Against vitamin 'C'	2·2	202
73	Chapter 8	—	7th line from bottom	samll	small
73	Chapter 8	—	7th line from bottom;	smaple	sample
80	Table 11·1	—	(a) sub-heading	buiding	building
100	Chapter 13	—	4th line	land buildings	land and buildings
101	Table 13·3	4	Against item wrist watch	blank	3
106	Chapter 14	—	4th line of 2nd para	woman	women



---

---

PART I

FAMILY BUDGET

---

---



## CHAPTER I

### *Scope and Method of the Survey*

#### **1.1 Family living study**

Family living studies aim at the collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour for a surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such analysis can be



had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Gudur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centre was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2 Description of the survey

The present survey in Gudur was part of an integrated scheme of family living survey among industrial workers at 50\*\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important

---

\*Report on International Definition and Measurement of Standards and Levels of Living (U. N.), 1954.

\*\*The list of 50 centres is given in Appendix I.

details are, however, discussed here briefly in order to bring out the significance of the data for Gudur centre presented in this Report.

### **1.21 Organisation of the survey**

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C. S. O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

### **1.22 Definition of a working class family**

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly

long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951, as the case may be. The survey in Gudur, which was a mining centre, covered families deriving a major part of their income from manual employment in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23 Design of survey

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two method depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, conducted in December, 1957-February, 1958, it was decided to adopt pay-roll sampling at Gudur centre and the list of 41 registered mines in the Rapur taluk (adjoining Gudur town) of Nellore district was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Gudur was 240 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 239 for Schedule 'A' and 58 for Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered was due to rejection of some schedules because of unsatisfactory data, etc.

The two sets of samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, following the Labour Welfare Advisory Board, mines were grouped into 4 regions, viz., Sydapuram, Utukur, Kalichedu and Tummalatalupur which covered 10, 10, 10, and 11 mines respectively. Clusters were formed by taking one mine from each region (except in one case where 2 mines were taken from the last region) in such a way that mines of different sizes (as determined by number of workers) were represented in a cluster. The clusters were then arranged in increasing order of size and 2 independent systematic samples of 6 clusters each were selected systematically with probability proportional to size. Two independent sub-samples were allotted to two six-monthly periods each consisting of six alternate months. Independence at the investigation stage was achieved by pairing two nearby centres and interchanging the investigators between every alternate month. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' and the remaining 20 were taken for Schedule 'A'.

### 1.24 Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Gudur centre was August, 1958 to July, 1959.

### 1.25 Method of survey

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

### 1.26 Difficulties in the collection of data

The employers and employees extended full co-operation to Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. In many cases, however, employees were a bit indifferent to the survey but information could be obtained after some persuasion. It took three to four hours to complete Schedule 'A'. Furnishing of information in relation to itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### *Economic Background of the Centre*

#### **2.1 Introductory**

Gudur town is situated on the national highway from Madras to Calcutta. It is at a distance of 25 Kilometres from the Eastern Coast and has a latitude of  $14^{\circ}9'$  North and longitude of  $79^{\circ}54'$  East. Gudur is the main rail outlet for mica produced in the adjoining area. Factories where raw mica is cut and graded are also located in the town in a good number.

#### **2.2 Working class markets**

The markets predominantly patronised by the working class population in the mica mines adjoining Gudur are :

- (i) Kalichedu.
- (ii) Sydapuram.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for the centre.

#### **2.3 General characteristics of working class population—survey results.**

##### **2.31 Industries.**

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Gudur was about 4.3 thousand. The estimated number of employees in these families was about 7.3 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Mining of mica	63.22	34.78	2.00	100.00	6,649	37.31	449
Rest . . .	45.51	41.33	13.16	100.00	663	14.79	29
All . . .	61.62	35.37	3.01	100.00	7,312	35.27	478
Number of employees (unestimated)*	281	178	19	478	x	x	x

Of the total employees, about 91 per cent. were employed in mica mines. Women employees constituted about 35 per cent. of the total employees. The proportion of children (upto the age of 14 years) was rather small.

The average monthly income per employee from paid employment was about Rs. 35. It was about Rs. 37 in mining of mica.

## 2.32 Occupation

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

TABLE 2.2

*Distribution of employees (including apprentices) by occupation and other details<sup>1</sup>*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Drillers-mines & quarries.	100.00	..	..	100.00	681	50.71	49
Miners and quarry-men.	55.68	41.54	2.78	100.00	4,783	33.11	346
Rest . . .	62.83	32.45	4.72	100.00	1,848	35.16	83
All occupations .	61.62	35.37	3.01	100.00	7,312	35.27	478
Number of employees (unestimated).	281	178	19	478	x	x	x

About 75 per cent. of the employees were engaged in mining occupations, e.g., drillers, miners and quarry-men.

The average monthly income from paid employment per employee was, in case of drillers, considerably higher than the overall average for all occupations.

### 2.33 Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled and not-settled. A settled person was defined as one who had permanently settled down at



the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 . .	1.51	35.08	5.30	1.60	24.28	25
1—7 . .	0.51	2.77	0.77	0.75	0.82	5
8—15 .	8.84	41.55	12.53	13.91	5.51	52
16—19 .	10.60	6.91	10.19	11.93	1.24	44
20—23 .	21.82	4.55	19.87	20.69	15.63	91
24—27 .	53.03	9.14	48.07	47.93	48.80	247
28—31 .	3.69	..	3.27	3.19	3.72	14
TOTAL .	100.00	100.00	100.00	100.00	100.00	478
Percentage to total.	88.71	11.29	100.00	83.69	16.31	x
Numer of employees (unestimated).	431	47	478	385	93	x

Of the total employees, about 89 per cent. were regular and the remaining about 11 per cent. were casual\*. Most of the employees (about 84 per cent.) were settled at the centre.

\*The classification of workers into regular and casual was done on a different basis from the one adopted in 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

### 2.34 Family income

The average monthly income per family of the population surveyed was Rs. 69·66. The estimated distribution of families in different income-groups is given in table 2.4.

TABLE 2.4

#### *Distribution of families by monthly family income*

Monthly family income	Percentage of families to total
1	2
Less than Rs. 30 . . . . .	4·48
Rs. 30 to less than Rs. 60 . . . . .	41·87
Rs. 60 to less than Rs. 90 . . . . .	33·34
Rs. 90 to less than Rs. 120 . . . . .	13·27
Rs. 120 to less than Rs. 150 . . . . .	3·61
Rs. 150 to less than Rs. 210 . . . . .	2·46
Rs. 210 and above . . . . .	0·97
<hr/>	
TOTAL . . . . .	100·00

The modal family income class was 'Rs. 30 to less than Rs. 60'. Only about 7 per cent. of the families had income of Rs. 120 and more.

### 2.35 Family size

The average size of the family was 4.05 persons. The estimated distribution of families in the different size groups is given in table 2.5.

**TABLE 2.5**  
*Distribution of families by size*

Family size (number of members)	Percentage of families to total
1	2
One . . . . .	10.67
Two and three . . . . .	35.83
Four and five . . . . .	29.61
Six and seven . . . . .	16.26
Above seven . . . . .	7.63
TOTAL .	100.00

Families consisting of 2 and 3 members formed about 36 per cent. and those consisting of 4 and 5 members accounted for another about 30 per cent. of the total families.

## CHAPTER 3

### Family Characteristics

#### 3.1 Introductory

Some general details of the working class population in Gudur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Gudur as revealed by the survey, is presented below:

#### 3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried	281	23.66	40.88	34.58	0.88	..	..	..	100.00	28.27
Married	213	..	..	46.96	45.41	1.09	3.50	3.04	100.00	21.11
Widowed	20	..	..	5.73	56.17	9.59	7.13	21.38	100.00	1.74
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	..	..	..	..	..	..	..	..	..	..
Sub-group : men	514	13.08	22.61	38.71	21.15	0.78	1.69	1.98	100.00	51.12
Women										
Unmarried	203	33.53	55.10	11.37	..	..	..	..	100.00	18.15
Married	221	1.04	1.69	69.50	27.06	0.39	0.32	..	100.00	21.60
Widowed	79	..	1.01	11.74	40.94	10.64	22.84	12.83	100.00	7.78
Divorced	3	..	..	100.00	..	..	..	..	100.00	0.69
Separated	6	..	..	82.37	17.63	..	..	..	100.00	0.66
Sub-group : women	512	12.91	21.37	39.32	18.71	1.87	3.78	2.04	100.00	48.88
Overall: men and women	1,026	13.00	22.00	39.01	19.96	1.31	2.71	2.01	100.00	100.00
Number of members (unestimated)	x	123	233	408	202	12	24	24	1,026	x

Taking all the members living with the families at the centre, about 51 per cent. were men and about 49 per cent. women. Children of 14 years of age or below constituted 35 per cent. of the total and persons of 55 years and above about 6 per cent. Of the persons falling in the age-group 15—54, about 52 per cent. were men and about 48 per cent. women. In this age-group, among men about 33 per cent. were unmarried, about 64 per cent. married and the remaining 3 per cent. were widowed. Among women, in the same age-group, about 7 per cent. were unmarried, about 74 per cent. married and the remaining 19 per cent. were widowed, divorced and separated.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

*Percentage distribution of families by religion and size*

Size of family	Religion			
	Hinduism	Islam	Rest	All
1	2	3	4	5
One . . . . .	8.54	17.93	37.19	10.67
Two and three . . . . .	35.26	36.09	50.97	35.83
Four and five . . . . .	30.70	29.31	..	29.61
Six and seven . . . . .	17.13	11.59	11.84	16.26
Above seven . . . . .	8.32	5.03	..	7.63
TOTAL . . . . .	100.00	100.00	100.00	100.00
Percentage of families to total . . . . .	83.31	13.81	2.88	100.00
Average size of the families . . . . .	4.18	3.60	2.45	4.05
Average number of children per family . . . . .	1.45	1.42	0.40	1.42

### 3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother-tongue and size*

Size of family	Mother-tongue		
	Telegu	Others	All
1	2	3	4
One . . . . .	9.23	18.05	10.67
Two and three . . . . .	34.34	43.54	35.83
Four and five . . . . .	20.24	26.40	29.61
Six and seven . . . . .	17.50	9.84	16.26
Above seven . . . . .	8.69	2.17	7.63
<b>TOTAL</b> . . . . .	100.00	100.00	100.00
Percentage of families to total . . . . .	83.73	16.27	100.00
Average size of the families . . . . .	4.19	3.33	4.05
Average number of children per family . . . . .	1.46	1.21	1.42

Telegu speaking families formed about 84 per cent. of the total and the remaining about 16 per cent. of the families spoke other languages.

### 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							All
	<30*	30- <60	60- <90	90- <120	120- <150	150- <210	210- and above	
1	2	3	4	5	6	7	8	9
<b>Age less than 5 years</b>								
Below primary . . . .	..	..	..	..	..	..	..	..
No education . . . .	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL . . . .	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>Age 5 years and above</b>								
Illiterate . . . .	82.65	86.83	86.00	71.57	80.61	63.33	80.27	82.64
Below primary . . . .	17.35	11.19	11.42	14.49	17.85	31.08	8.98	13.05
Primary . . . .	..	1.47	2.58	11.35	1.54	5.59	10.75	3.70
Middle . . . .	..	0.51	..	1.15	..	..	..	0.37
Matriculate . . . .	..	..	..	1.44	..	..	..	0.24
Others . . . .	..	..	..	..	..	..	..	..
TOTAL . . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign '<' in this and subsequent tables denotes 'less than'.

Children aged less than 5 years had not started receiving education. Taking all members aged 5 years and above, about 83 per cent. were illiterate and only a very small proportion had reached the middle and matriculation standards.

### 3.6 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family

labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Male</b>										
Employer .	..	..	..	..	..	..	..	..	..	..
Employee .	289	..	2.74	64.44	31.89	0.30	0.52	0.11	100.00	26.47
Apprentice .	..	..	..	..	..	..	..	..	..	..
Self-employed	22	..	5.92	52.92	30.85	5.78	4.53	..	100.00	2.88
Unpaid family labour	8	..	6.36	47.22	41.31	5.11	..	..	100.00	0.91
Unemployed	..	..	..	..	..	..	..	..	..	..
Not in labour force.	195	32.07	50.84	3.71	5.30	0.51	2.85	4.72	100.00	20.86
Sub-group .	514	13.08	22.61	38.71	21.15	0.78	1.69	1.98	100.00	51.12
<b>Female</b>										
Employer .	..	..	..	..	..	..	..	..	..	..
Employee .	189	..	3.48	63.19	30.59	..	1.98	0.76	100.00	15.31
Apprentice .	..	..	..	..	..	..	..	..	..	..
Self-employed	5	..	12.03	34.04	29.87	..	..	24.06	100.00	0.47
Unpaid family labour	14	..	8.26	67.84	23.90	..	..	..	100.00	2.07
Unemployed	11	..	..	92.59	7.41	..	..	..	100.00	1.57
Not in labour force.	293	21.42	32.86	22.16	12.61	3.10	5.24	2.61	100.00	29.46
Sub-group .	512	12.91	21.37	39.32	18.71	1.87	3.78	2.04	100.00	48.88
All .	1,026	13.00	22.00	39.01	19.96	1.31	2.71	2.01	100.00	100.00



It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Gudur comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was insignificant among this section of working class population and no male member was reported to be unemployed. Persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 50 per cent. consisting of gainfully occupied and unemployed categories.

### 3.7 Distribution of family members by age, sex and economic status.

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and a non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5 -14	15 -34	35 --54	55 -59	60 - 64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Earners											
Male	294	..	1.69	65.38	31.85	0.46	0.51	0.11	100.00	27.04	
Female	178	..	2.72	65.85	27.67	..	2.14	1.62	100.00	14.17	
SUB-TOTAL	472	..	2.04	65.54	30.42	0.50	1.07	0.63	100.00	41.21	

	1	2	3	4	5	6	7	8	9	10	11
<i>Earning dependants</i>											
Male .	25	..	15.41	41.43	33.94	5.17	4.05	..	100.00	3.22	
Female .	30	..	10.00	55.24	34.76	..	..	..	100.00	3.74	
<b>SUB-TOTAL</b>	<b>55</b>	<b>..</b>	<b>12.50</b>	<b>48.86</b>	<b>34.38</b>	<b>2.39</b>	<b>1.87</b>	<b>..</b>	<b>100.00</b>	<b>6.96</b>	
<i>Non-earning dependants</i>											
Male .	195	32.07	50.84	3.71	5.30	0.51	2.85	4.72	100.00	20.86	
Female .	304	20.38	31.27	25.26	12.68	2.95	4.98	2.48	100.00	30.97	
<b>SUB-TOTAL</b>	<b>499</b>	<b>25.08</b>	<b>39.14</b>	<b>16.59</b>	<b>9.71</b>	<b>1.96</b>	<b>4.13</b>	<b>3.39</b>	<b>100.00</b>	<b>51.83</b>	
<b>TOTAL .</b>	<b>1,026</b>	<b>13.00</b>	<b>22.00</b>	<b>39.01</b>	<b>19.96</b>	<b>1.31</b>	<b>2.71</b>	<b>2.01</b>	<b>100.00</b>	<b>100.00</b>	
<b>Number of members (unestimated)</b>	<b>x</b>	<b>123</b>	<b>233</b>	<b>408</b>	<b>202</b>	<b>12</b>	<b>24</b>	<b>24</b>	<b>1,026</b>	<b>x</b>	

Earners and earning dependants constituted about 48 per cent. of the total; about 30 per cent. being men and the remaining about 18 per cent. women. The non-earning dependants who consisted mainly of children and women doing household work, accounted for about 52 per cent.

### 3.8 Family size, composition, economic status and earning strength by income.

#### 3.81 Analysis by family income.

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family groups. It may be pointed out here that the highest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusion on the basis

of the figures given under this column in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

*Percentage distribution of families by family income and family-size*

Family size	Monthly family income class (Rs.)							All
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	
1	2	3	4	5	6	7	8	9
One . . . . .	21.03	17.10	4.97	..	..	37.02	..	10.67
Two and three . . . . .	42.57	42.34	37.98	17.09	27.76	10.75	..	35.83
Four and five . . . . .	15.08	22.29	37.09	44.70	21.68	..	54.47	29.61
Six and seven . . . . .	..	16.66	9.56	31.41	25.57	40.63	..	16.26
Above seven . . . . .	21.32	1.61	10.40	6.80	24.99	11.60	45.53	7.63
<b>TOTAL</b> . . . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00
Number of families (unestimated)	8	75	87	40	16	9	4	239

Family income, on the whole, tended to increase with the size of family and in higher income classes there was a larger percentage of large sized families.

The composition of families by economic status of members is given in table 3.8.

**TABLE 3.8**  
**Composition of families by economic status**

Category of members	Average number of members per family by monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<b>Earners</b>								
Adult male . . .	0.42	0.87	1.05	1.58	1.90	1.81	1.92	1.08
Adult female . . .	0.51	0.37	0.70	0.63	1.08	0.57	0.91	0.56
Children male . . .	0.06	0.02	0.03	..	..	..	..	0.02
Children female . . .	..	..	0.01	0.04	0.19	..	..	0.02
All earners . . .	0.99	1.26	1.79	2.25	3.17	2.38	2.83	1.68
<b>Earning dependants :</b>								
Adult male . . .	0.30	0.04	0.18	0.06	0.18	0.12	..	0.11
Adult female . . .	0.06	0.17	0.12	0.14	0.07	0.08	..	0.14
Children male . . .	..	..	0.03	0.07	..	..	..	0.02
Children female . . .	..	..	0.03	0.01	0.07	..	..	0.02
All earning dependants . . .	0.36	0.21	0.36	0.28	0.32	0.20	..	0.29
<b>Non-earning dependants :</b>								
Adult male . . .	..	0.18	0.10	0.13	0.25	0.07	0.12	0.14
Adult female . . .	0.73	0.60	0.54	0.65	0.93	0.51	0.90	0.60
Children male . . .	0.90	0.74	0.65	0.71	0.45	0.94	..	0.70
Children female . . .	0.70	0.49	0.65	0.91	0.79	0.76	2.87	0.64
All non-earning dependants . . .	2.33	2.01	1.94	2.45	2.42	2.28	3.89	2.08
<b>Total</b>								
Adult male . . .	0.72	1.09	1.33	1.82	2.33	2.00	2.04	1.33
Adult female . . .	1.30	1.14	1.36	1.42	2.08	1.16	1.81	1.30
Children male . . .	0.96	0.76	0.71	0.78	0.45	0.94	..	0.74
Children female . . .	0.70	0.49	0.69	0.96	1.05	0.76	2.87	0.68
All members . . .	3.68	3.48	4.09	4.98	5.91	4.86	6.72	4.05
Number of members (unestimated).	25	257	349	201	101	61	32	1,026

The average number of members per family was 4.05. Of these, 1.68 were earners, 0.29 earning dependants and 2.08 non-earning dependants. The proportion of earners increased with the increase in family income upto the income class 'Rs. 120 to less than Rs. 150' and showed a tendency to decrease thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9  
*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner . . . . .	63.55	59.77	16.10	7.53	..	47.76	54.47	35.94
One earner and one or more dependants	36.45	17.14	10.24	..	..	..	..	12.22
Two earners . . . . .	..	20.37	58.97	50.12	13.24	..	..	35.32
Two earners and one or more earning dependants.	..	0.55	9.48	13.66	..	..	..	5.20
Three earners . . . . .	..	..	4.75	18.62	45.49	6.36	..	5.85
Three earners and one or more earning dependants.	..	2.17	..	6.86	15.70	19.29	..	2.87
More than three earners with or without earning dependants.	..	..	0.46	3.21	25.57	26.59	45.53	2.60
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, the proportion of families having one and two income recipients was more or less the same, about 36 per cent. and 35 per cent. of the total respectively. The percentage of families having more than three earners was rather small.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered mine.

TABLE 3.10

*Percentage distribution of families by earning strength and relationship with the main earner*

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families by earning strength
		Below 30	30-60	60-90	90-120	120-150	150-210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self . . .	61	7.91	69.63	14.94	2.78	..	3.27	1.47	100.00	35.94	
Self and wife or husband.	73	2.35	34.37	50.63	12.65	..	..	..	100.00	28.75	
Self and one or more children.	14	..	7.42	68.70	23.88	..	..	..	100.00	4.55	
Self, wife or husband and one or more children.	13	..	..	37.05	45.15	17.80	..	..	100.00	3.20	
Self and one or more other family members	55	4.41	30.55	37.48	15.22	8.55	3.79	..	100.00	21.67	
Self, wife or husband and one or more other family members	16	..	..	25.36	32.42	21.93	8.90	11.39	100.00	3.88	
Self, one or more children and one or more other family members.	4	..	..	..	86.43	13.57	..	..	100.00	1.27	
Self-wife or husband, one or more children and one or more other family members	3	..	..	..	61.45	22.66	15.89	..	100.00	0.74	
All families . . .	239	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00	100.00	
Number of families (unestimated)	x	8	75	87	40	16	9	4	239	x	

Taking all families, the main earner was the sole earner in about 36 per cent. of the cases. In about 29 per cent. of the cases, he/she was assisted by wife/husband, in about 22 per cent. of the cases by other family members and in about 5 per cent. of the cases by children.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number 3—3 D.L.B. Simla/66

of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with main earner	Monthly family income class (Rs)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— and above	
1	2	3	4	5	6	7	8	9
<b>Living with family</b>								
Wife or husband . . .	21.33	25.75	19.15	21.97	13.24	30.20	54.47	22.79
Son or daughter . . .	138.43	106.22	89.61	131.46	77.10	102.59	186.88	104.78
Father, mother, uncle, aunt . . .	36.41	29.51	30.03	33.29	28.24	13.65	35.19	30.11
Brother, sister, cousin . . .	21.37	18.66	32.39	33.50	61.99	34.82	100.00	28.08
Nephew, niece . . .	15.08	10.41	8.25	9.59	..	32.94	11.73	9.98
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	6.26	16.06	11.99	34.97	13.65	..	11.17
Son-in-law, daughter-in law . . .	..	..	..	2.30	..	..	..	0.30
Grand children . . .	..	..	..	..	..	..	..	..
Others . . .	..	4.15	..	..	26.96	..	..	2.71
<b>TOTAL</b>	232.62	200.96	194.49	244.10	242.50	227.85	388.27	209.92*

\*The minor difference between this figure and that of non-earning dependants given in Table 3, 8 Col. 9, is on account of rounding off.

TABLE 3.11—*contd.*

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband . . .	21.03	3.37	..	..	..	..	..	2.35
Son or daughter . . .	..	..	..	..	12.49	..	..	0.45
Father, mother, uncle, aunt	..	5.94	18.04	3.94	26.48	6.35	..	10.14
Brother, sister, cousin . .	..	7.92	6.40	1.19	..	6.35	..	5.76
Nephew, niece . . .	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law.	..	1.47	..	..	..	6.35	..	0.77
Son-in-law, daughter-in-law .	..	..	..	..	..	..	..	..
Grand children . . .	..	..	..	..	..	..	..	..
Others . . . . .	..	..	1.28	..	..	..	..	0.43
<b>TOTAL</b> . . . . .	<b>21.03</b>	<b>18.70</b>	<b>25.72</b>	<b>5.13</b>	<b>38.97</b>	<b>19.05</b>	<b>..</b>	<b>19.90</b>
<i>Dependent units</i>								
Number of dependent units living away per 100 families.	..	..	0.79	1.99	..	37.02	..	1.44

The number of dependants living with family as also away from family fluctuated in various income classes without showing any clear trend.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.



TABLE 3.12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 . . . . .	89.75	66.06	41.73	41.36	32.36	43.43	52.95	46.35
60- <120 . . . . .	10.25	19.32	58.27	54.79	55.83	46.65	39.20	46.61
120 & above . . . . .	..	14.62	..	3.85	11.81	9.92	7.85	7.04
TOTAL . . . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	4.44	6.23	7.13	31.30	14.83	16.50	19.57	100.00
Number of families (unestimated).	8	10	19	76	43	38	45	239

Family-types consisting of husband, wife and children, and unmarried earner and other members constituted about 31 per cent. and about 17 per cent. respectively.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

*Percentage distribution of families by family composition in terms of adults/children and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults & 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults & 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 . . . . .	75.92	92.63	58.32	35.00	41.06	49.89	62.66	22.01	53.15	17.59	46.35
60- <120 . . . . .	15.55	7.37	41.68	61.03	58.94	42.51	28.78	77.99	46.85	58.22	46.61
120 & above . . . . .	8.53	..	..	3.97	..	7.60	8.56	..	..	24.19	7.04
TOTAL . . . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total.	10.67	3.59	12.02	11.86	8.47	9.66	9.30	8.32	9.03	17.08	100.00
Number of families (unestimated)	18	8	29	28	22	22	19	21	20	52	239

The common types of families were 2 adults, and 2 adults with children (one or more). Families having 1 adult (single-member families) constituted about 11 per cent.

### 3.82 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data was, however, undertaken by adopting per capita family income as the classificatory character. The results are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14  
*Percentage distribution of families by monthly per capita income and family size*

Family size	Monthly per capita income class (Rs.)									All
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One	..	..	..	..	..	18.20	43.69	64.00	100.00	10.67
Two and three	..	8.78	30.76	30.26	57.23	62.85	56.31	20.76	..	35.83
Four and five	..	29.52	39.61	49.30	33.60	12.89	..	15.24	..	29.61
Six and seven	12.62	41.35	22.39	16.12	8.44	3.66	..	..	..	16.26
Above seven	87.38	20.35	7.24	4.32	0.73	2.40	..	..	..	7.63
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total.	1.86	16.30	19.18	19.72	15.48	13.64	7.78	3.47	2.57	100.00
Number of families (unestimated).	3	29	42	53	42	39	20	7	4	239

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the lower per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65- and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners . .	1.13	1.38	1.57	1.89	1.87	1.93	1.68	1.13	1.00	1.68
Earning dependants.	..	0.56	0.53	0.36	0.10	0.04	..	..	..	0.29
Non-earning dependants.	7.47	4.09	2.67	2.07	1.57	0.72	0.12	0.77	..	2.08
All members .	8.60	6.03	4.77	4.32	3.54	2.69	1.80	1.90	1.00	4.05

The proportion of earners to total number of members in the family generally increased with the increase in the per capita income, the only exception being the per capita income class 'Rs. 50 to less than Rs. 65'. The earning dependants constituted a small (7 per cent.) proportion of the total family members. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### *Family Income and Receipts*

#### **4.1 Concepts and definitions**

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension; cash assistance; gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### **4.2 Average monthly income per family and per capita**

The average monthly income per family was Rs. 69.66 and the average per capita income was Rs. 17.20. The average monthly

income per family and per capita according to different family income classes is given below :

**TABLE 4.1**  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<b>Monthly income</b>								
Average per family	27.38	45.01	72.12	102.31	134.90	179.37	276.48	69.66
Average per capita	7.42	13.14	17.58	20.06	22.82	36.98	41.16	17.20
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00

The average monthly income per family varied from Rs. 27.38 in the lowest income class to Rs. 276.48 in the highest income class. The average per capita income also registered a steady rise with the increase in the family income. It increased from Rs. 7.42 in the lowest income class to Rs. 41.16 in the highest income class.

### 4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

**TABLE 4.2**  
*Average monthly income by source, category of earner and family income class*

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<b>Men</b>								
Paid employment	12.31	28.23	42.75	64.20	84.41	144.52	233.96	44.01
Self employment	..	0.78	2.40	8.02	7.23	8.94	13.24	2.80
Other sources	1.16	2.40	3.21	4.43	2.33	8.36	2.21	3.03
Sub-total : by men	13.37	31.41	48.36	76.65	93.97	161.82	249.41	49.84

1	2	3	4	5	6	7	8	9
<b>Women</b>								
Paid employment . .	10.81	8.79	19.14	19.30	30.52	15.27	24.84	14.82
Self employment . .	0.16	0.27	0.41	0.44	..	0.61	..	0.33
Other sources . . .	1.58	1.71	0.69	..	..	..	..	1.02
Sub-total : by women .	12.55	10.77	20.24	19.74	30.52	15.88	24.84	16.17
<b>Children</b>								
Paid employment . .	1.02	0.22	0.79	2.03	4.81	..	..	0.84
Self employment . .	..	..	0.23	..	..	..	..	0.08
Other sources . . .	0.03	..	0.04	..	..	..	..	0.01
Sub-total : by children .	1.05	0.22	1.06	2.03	4.81	..	..	0.93
<b>Family</b>								
Paid employment . .	..	..	0.03	0.08	0.10	..	0.47	0.03
Self employment . .	(—)0.95	1.09	0.83	1.76	2.59	..	..	1.02
Other sources . . .	1.36	1.52	1.60	2.05	2.91	1.67	1.76	1.67
Sub-total : by family .	0.41	2.61	2.46	3.89	5.60	1.67	2.23	2.72
<b>Total</b>								
Paid employment . .	24.04	37.24	62.71	85.61	119.84	159.79	259.27	59.70
Self employment . .	(—)0.79	2.14	3.87	10.22	9.82	9.55	13.24	4.23
Other sources . . .	4.13	5.63	5.54	6.48	5.24	10.03	3.97	5.73
Total income . . .	27.38	45.01	72.12	102.31	134.90	179.37	276.48	69.66
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The contribution of women to the average monthly family income was Rs. 16.17 or about 23 per cent. of the total income and that of 'family' Rs. 2.72 or about 4 per cent. The contribution of children was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income class*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<b>Men</b>										
Paid employment.	25.38	32.93	35.43	38.83	50.41	48.10	46.20	100.30	88.75	44.01
Self employ-(—)ment.	1.26	1.43	0.95	4.01	3.30	4.82	0.38	..	16.29	2.80
Other sources	6.18	2.28	3.18	2.50	3.88	4.27	1.90	2.20	1.19	3.03
Sub-total : by men.	30.30	36.64	39.56	45.34	57.59	57.19	48.48	102.50	106.23	49.84
<b>Women</b>										
Paid employment.	1.26	6.57	11.96	21.81	17.02	17.60	20.44	4.43	13.79	14.82
Self employment.	..	0.27	1.20	..	0.18	0.20	..	..	..	0.33
Other sources	..	0.95	1.46	1.94	0.11	0.33	1.78	..	..	1.02
Sub-total : by women.	1.26	7.79	14.62	23.75	17.31	18.13	22.22	4.43	13.79	16.17
<b>Children</b>										
Paid employment.	..	0.63	0.97	1.83	0.32	..	1.85	..	..	0.84
Self employment.	..	..	..	0.39	..	..	..	..	..	0.08
Other sources	..	0.01	..	0.07	..	..	..	..	..	0.01
Sub-total : by children.	..	0.64	0.97	2.29	0.32	..	1.85	..	..	0.93
<b>Family</b>										
Paid employment.	..	..	0.02	..	0.02	0.04	0.08	0.26	..	0.03
Self employment.	..	0.43	2.31	0.87	1.94	0.24	0.02	..	..	1.02
Other sources	0.69	2.75	2.26	2.30	1.19	0.61	0.43	0.50	..	1.67
Sub-total : by family.	0.69	3.18	4.59	3.17	3.15	0.89	0.53	0.76	..	2.72
<b>Total</b>										
Paid employment.	26.64	40.13	48.38	62.47	67.77	65.74	68.57	104.99	102.54	59.70
Self employ-(—)ment.	1.26	2.13	4.46	5.27	5.42	5.26	0.40	..	16.29	4.23
Other sources	6.87	5.99	6.90	6.81	5.18	5.21	4.11	2.70	1.19	5.73
Total income	32.25	48.25	59.74	74.55	78.37	76.21	73.08	107.69	120.02	69.66

The average monthly income per family increased from Rs. 32.25 in the lowest per capita income class to Rs. 78.37 in the per capita income class 'Rs. 20 thereafter to less than Rs. 25', thereafter declined to Rs. 73.08 in the next two per capita income classes and again increased to Rs. 120.02 in the highest per capita income class.

#### 4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

*Average monthly receipts by components and family income class*

Source	Monthly family income class (Rs )							Total
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<b><i>Paid employment</i></b>								
Basic wages and allowances .	20.03	35.88	58.26	79.71	114.53	145.04	143.69	55.01
Bonus and commission .	3.34	0.55	0.80	1.21	..	10.80	109.50	2.13
Concessions . . . .	0.39	0.35	1.37	3.14	5.00	3.12	5.61	1.35
Rest . . . . .	0.28	0.46	2.28	1.55	0.31	0.83	0.47	1.21
Sub-total : paid employment	24.04	37.24	62.71	85.61	119.84	159.79	259.27	59.70
<b><i>Self-employment</i></b>								
Agriculture . . . .	(—)0.68	0.56	1.16	7.55	3.14	8.13	..	1.91
Animal husbandry . .	(—)0.11	0.54	1.34	1.65	(—)0.20	0.81	..	0.90
Trade . . . . .	..	0.44	1.05	0.44	3.02	..	13.24	0.83
Rest . . . . .	..	0.60	0.32	0.58	3.86	0.61	..	0.59
Sub-total : self employment .	( )0.79	2.14	3.87	10.22	9.82	9.55	13.24	4.23
<b><i>Other income</i></b>								
Rent . . . . .	0.73	1.83	1.56	3.56	2.01	3.18	2.21	1.97
Rest . . . . .	3.40	3.80	3.98	2.92	3.23	6.85	1.76	3.76
Sub-total : other income .	4.13	5.63	5.54	6.48	5.24	10.03	3.97	5.73
Total income . . . .	27.38	45.01	72.12	102.31	134.90	179.37	276.48	69.66
<b><i>Other receipts</i></b>								
Sale of assets other than shares, etc.	..	..	..	1.03	..	..	..	0.14
Credit purchase . . .	12.48	7.42	8.92	5.86	9.55	23.88	9.62	8.44
Loan taken . . . . .	15.88	2.23	7.22	31.92	8.06	11.44	..	8.86
Rest . . . . .	13.39	5.57	3.59	2.31	6.06	13.95	0.27	5.00
Sub-total : other receipts .	41.75	15.22	19.73	41.12	23.67	49.27	9.89	22.44
Total receipts . . . .	69.13	60.23	91.85	143.43	158.57	228.64	286.37	92.10
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00



A major portion (Rs. 55.01 or about 79 per cent.) of the family income was derived from basic wages and allowances.

Income from bonus and commission was Rs. 2.13 or 3 per cent. and that from 'concessions' and 'rest' comprising overtime earnings, etc., was Rs. 1.35 or about 2 per cent. and Rs. 1.21 or about 2 per cent. respectively of the total income. Income from self-employment accounted for about 6 per cent. of the total income and was generally higher in higher income classes.

On the whole, families in the lower income classes (below Rs. 120) had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

#### 4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

(In Rupees)

Type of receipts	Family size								
	One	Two	Three	Four	Five	Six	Seven	Above seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages & allowances.	49.77	48.51	49.98	53.05	57.81	60.16	66.46	72.61	55.01
Bonus & commission	0.94	2.01	2.01	0.82	9.56	0.62	0.00	0.13	2.13
Overtime earnings .	0.00	..	1.21	..	0.70	..	0.30	0.13	0.38
Other earnings .	0.37	0.60	0.49	2.20	0.53	0.73	0.45	0.52	0.83
Concession .	2.44	0.59	1.25	2.14	1.05	1.04	0.91	0.79	1.35
<b>TOTAL .</b>	<b>53.52</b>	<b>51.71</b>	<b>54.94</b>	<b>58.21</b>	<b>69.65</b>	<b>62.55</b>	<b>68.12</b>	<b>74.18</b>	<b>59.70</b>

1	2	3	4	5	6	7	8	9	10
<i>Income from self employment</i>									
Boarding & lodging services.	..	..	..	..	..	..	..	..	..
Agriculture . . .	3.56	..	0.89	3.19	4.39	0.41	4.68 (—)	1.31	1.91
Animal husbandry	0.09 (—)	0.07	1.56	0.71	2.10	1.56	1.06 (—)	0.53	0.90
Trade . . . . .	..	0.22	..	..	..	3.01	0.91	5.90	0.83
Profession . . .	..	0.82	0.45	..	..	0.21	..	0.66	0.28
Others . . . . .	..	0.00	0.18	0.49	..	0.31	0.15	1.83	0.31
TOTAL . . . . .	3.65	0.97	3.08	4.39	6.49	5.50	6.80	6.55	4.23
<i>Other income</i>									
Net rent from land	..	..	0.04	..	..	0.10	0.30	0.00	0.04
Net rent from house	0.94	1.04	1.52	2.09	2.46	2.59	3.93	2.36	1.93
Net rent—others .	..	..	..	..	..	..	..	..	..
Pension . . . . .	..	..	..	..	..	..	..	..	..
Cash assistance .	..	0.37	0.67	1.10	1.67	..	..	..	0.59
Gifts, concession .	2.34	2.16	2.64	2.69	3.68	5.71	3.78	3.93	3.14
Interest and dividends.	..	..	..	..	..	..	..	..	..
Chance games and lotteries.	..	0.22	..	..	..	..	..	..	0.03
TOTAL . . . . .	3.28	3.79	4.87	5.88	7.81	8.40	8.01	6.29	5.73
Total income . . .	60.45	56.47	62.89	68.48	83.95	76.45	82.93	87.02	69.66
<i>Other gross receipts</i>									
Sale of shares and securities.	..	..	..	..	..	..	..	..	..
Withdrawal of savings.	7.03	2.60	3.03	4.01	3.07	1.25	14.20	13.76	4.97
Sale of other assets	..	..	..	..	..	1.45	..	..	0.14
Credit purchase . .	3.09	3.50	5.18	6.10	9.65	27.59	6.19	15.73	8.44
Loan taken . . . .	0.09	1.94	8.22	3.57	0.88	37.45	21.90	12.32	8.86
Rest . . . . .	..	..	..	0.16	..	..	0.00	..	0.03
TOTAL . . . . .	10.21	8.04	16.43	13.84	13.60	67.74	42.29	41.81	22.44
Total receipts . . .	70.66	64.51	79.32	82.32	97.55	144.19	125.22	128.83	92.10

The average income per family increased from Rs. 60.45 in case of single-member families to Rs. 87.02 with the enlargement of family size, excepting a slight decline in case of two, six and seven member families.

A major portion (about 86 per cent.) of the income was from paid employment. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size-classes.

Income from self-employment such as, agriculture, trade, etc., and other sources was relatively high in case of large sized families.

#### 4.6 Income and other receipts by family composition

##### 4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly income and other receipts by family composition in terms of relationship with the main earner<sup>1</sup>*

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other members	Unmar- ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income . . .	47.89	69.44	65.40	69.84	81.18	70.84	66.21	69.66
Other receipts . . .	7.50	12.07	6.62	29.80	35.77	15.31	19.04	22.44
<b>TOTAL . . .</b>	<b>55.39</b>	<b>81.51</b>	<b>72.02</b>	<b>99.64</b>	<b>116.95</b>	<b>86.15</b>	<b>85.25</b>	<b>92.10</b>
Percentage of families to total.	4.44	6.23	7.13	31.30	14.83	16.50	19.57	100.00

The average monthly receipts per family amounted to Rs. 92.10. The major portion (Rs. 69.66) of this consisted of income from paid employment, self-employment and other sources, such as, rent, pension, gifts, concessions, etc., and the remaining Rs. 22.44 was derived from 'other receipts' comprising sale of assets, shares and securities; loans; withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively less important part in the case of families consisting of husband and wife, unmarried earner and husband or wife, the proportion of such receipts to the total income being about 10 per cent, 16 per cent. and 17 per cent. respectively.

#### 4.62 In terms of the number of adults and children.

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(in Rupees)

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults & 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income	60.47	37.61	58.76	66.38	61.79	79.13	63.24	74.10	64.48	94.71	69.66
Other receipts	13.01	..	8.59	13.42	11.34	24.15	20.35	17.20	58.37	38.29	22.44
TOTAL	73.48	37.61	67.35	79.80	73.13	103.28	83.59	91.30	122.85	133.80	92.10
Percentage of families to total.	10.67	3.59	12.02	11.86	8.47	9.66	9.30	8.32	9.03	17.08	100.00

The proportion of other receipts to income was comparatively high in the case of families consisting of 3 adults and more than 1 child being about 91 per cent. It was the lowest (about 15 per cent.) in the case of families comprising 2 adults. An analysis of the proportion of 'other receipts' to total receipts revealed a similar trend.

## CHAPTER 5

### *Family Expenditure and Disbursements*

#### 5.1 Concepts and definitions

##### 5.11 Disbursements

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows :

##### **Expenditure on current living**

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### **Capital outlays**

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term 'expenditure' will refer to all the items under expenditure

on current living, but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12 Treatment of non-family members

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests, who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor  $(f/f+e)$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on *pro-rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

### 5.13 Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt a standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	.	.	.	.	.	.	.	=1.0
Adult female	.	.	.	.	.	.	.	=0.9
Child (below 15 years)	.	.	.	.	.	.	.	=0.6

### 5.2 Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 69.66 and the average consumption expenditure worked out to Rs. 78.83, resulting in a deficit of Rs. 9.17. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 11.76. The analysis will first be made in terms of total consumption expenditure, and other disbursements, viz., non-consumption outgo and capital outlays, will be discussed separately.

#### 5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 78.83 per family per month, an expenditure of Rs. 53.32 or about 68 per cent. was incurred on food; Rs. 2.71 or 3 per cent. on tobacco, pan, supari and alcoholic beverages, etc.; Rs. 4.36 or about 6 per cent. on fuel and lighting; Rs. 4.00 or 5 per cent. on housing, water charges, repairs, furniture and furnishings, household appliances, household services, etc.; Rs. 7.70 or about 10 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 6.74 or 8 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 15.92 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for different income classes shows generally an upward trend except for the highest income class which accounted for a negligible proportion of the total families.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consump- tion units per family	Average monthly expendi- ture on food per family (Rs.)	Average expenditure on food per equivalent adult consump- tion unit (Rs.)
1	2	3	4	5
< 30 . . . . .	3.68	3.02	39.54	13.09
30—<60 . . . . .	3.48	2.86	40.08	14.01
60—<90 . . . . .	4.09	3.41	57.59	16.89
90—<120 . . . . .	4.98	4.15	68.63	16.54
120—<150 . . . . .	5.91	5.10	93.46	18.33
150—<210 . . . . .	4.86	4.05	86.33	21.32
210 and above . . . . .	6.72	5.39	100.16	18.58
ALL . . . . .	4.05	3.35	53.32	15.92

## 5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 11.17 or about 14 per cent. of the total consumption expenditure. Of this, a sum of Rs. 2.86 was paid towards repayment of debts, Rs. 5.72 was diverted to savings and investments, Rs. 2.35 to remittances to dependants and Re. 0.24 to taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were land and buildings (Rs. 3.00), ornaments, (gold and silver) (Re. 0.33) and



bank and postal savings (Re. 0.30). The amount remitted to dependants was Rs. 2.35 or about 3 per cent. of the total consumption expenditure.

### 5.23 The budget of single-member families

Single member families constituted about 11 per cent. of the total families. Such families generally consisted of industrial workers who lived alone at the centre leaving their families of dependants at the native places. The average monthly income of single-member families was Rs. 60.45 and the average monthly consumption expenditure Rs. 43.75 leaving a surplus of Rs. 16.70. However, when items such as remittances to dependants and interest on loans, which are part of current living expenditure, were included, amount of surplus decreased to Re. 0.18 only.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2  
*Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of items	Type of family		
	Single member families	Multi-member families	All
1	2	3	4
Food . . . . .	65.78	67.75	67.64
Pan, supari and tobacco . . . . .	2.99	3.47	3.44
Fuel and light . . . . .	5.97	5.50	5.53
Rent for house and water charges . . . . .	3.73	3.11	3.14
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services.	1.69	1.94	1.93
Clothing, bedding, footwear, headwear and miscellaneous.	6.90	9.95	9.77
Personal care . . . . .	3.77	2.85	2.90
Education and reading . . . . .	0.14	0.22	0.22
Recreation and amusement . . . . .	1.65	0.46	0.53
Medical care . . . . .	0.59	1.00	0.98
Other consumption expenditure . . . . .	6.79	3.75	3.92
TOTAL . . . . .	100.00	100.00	100.00

Workers living singly spent proportionately less on food; pan, supari and tobacco; house repairs, household appliances, furniture, etc., clothing, bedding, etc, education and reading; and medical care, but more on fuel and light; rent for house and water charges; personal care, recreation and amusement and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 15.50 per month in the case of multi-member families and Rs. 29.67 per month in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals and their products, pulses and their products and prepared meals and refreshments was Rs. 19.16 in case of single member families and Rs. 11.07 in respect of multi-member families. The average expenditure per adult consumption unit on most of the non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 3.11, Rs. 1.68, Rs. 1.70 and Re. 0.74 on clothing, bedding, footwear, etc.; rent for housing and water charges; personal care; and recreation and amusement respectively as against the corresponding average expenditure per adult consumption unit of Rs. 2.28, Re. 0.71, Re. 0.65 and Re. 0.10 in case of multi-member families.

### 5.3 Levels of expenditure by income and family type

The overall average monthly expenditure was Rs. 81.42 per family, Rs. 20.12 per capita and Rs. 24.30 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)								
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All	
1	2	3	4	5	6	7	8	9	
<i>Monthly expenditure</i>									
Average per family . . .	60.86	57.74	84.60	105.55	148.99	205.29	193.53	81.42	
Average per capita . . .	16.49	16.59	20.62	21.17	25.21	42.32	28.81	20.12	
Average per adult consumption unit.	20.15	20.19	24.85	25.45	29.20	50.64	35.91	24.30	
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00	

The average monthly expenditure per family varied from Rs. 57.74 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 205.29 in the income class 'Rs. 150 to less than Rs. 210'. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Ignoring the highest income class the average per capita and per adult consumption unit, expenditure in the family showed an upward trend.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class(Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	unmarried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife and children and other members	Unmarried, earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 . . . .	74.21	76.89	58.01	25.40	19.64	27.65	47.01	36.84	
60—<120 . . . .	25.79	8.49	38.29	62.25	60.21	60.35	41.23	50.84	
120 and above . . . .	..	14.62	3.70	12.35	20.15	12.00	11.76	12.32	
TOTAL .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total.	4.44	6.23	7.13	31.30	14.83	16.50	19.57	100.00	

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults and children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	75.78	92.63	56.95	32.10	26.30	21.33	46.68	14.02	43.12	6.37	36.84
60—<120	15.69	7.37	40.85	62.62	70.92	58.33	35.05	84.08	42.88	63.25	50.84
120 and above	8.53	..	2.20	5.28	2.78	20.34	18.27	1.90	14.00	30.38	12.32
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total.	10.67	3.59	12.02	11.86	8.47	9.66	9.30	8.32	9.03	17.08	100.00

#### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effect of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

*Average monthly family expenditure on sub-groups and groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
<b>Food</b>								
Cereals and cereal products .	27.39	26.04	35.34	42.39	60.02	46.70	59.45	33.43
Pulses and pulse products .	2.74	1.87	2.73	3.02	4.46	3.86	3.93	2.51
Oil seeds, oils and fats .	1.12	1.07	1.40	1.71	1.85	2.18	2.64	1.33
Meat, fish and eggs .	1.34	3.22	5.32	6.09	8.22	9.05	11.33	4.62
Milk and milk products .	0.87	1.42	2.66	2.39	3.54	7.09	5.67	2.20
Vegetables and Vegetable products	1.17	1.16	1.71	1.92	2.77	2.53	3.45	1.56
Fruits and fruit products .	0.19	0.17	0.56	0.52	1.05	1.99	1.30	0.44
Condiments, spices, sugar, etc.	4.69	4.22	5.31	5.83	10.08	7.71	6.46	5.14
Non-alcoholic beverages .	..	0.06	0.09	0.39	0.17	0.79	1.84	0.15
Prepared meals & refreshments	0.03	0.85	2.47	4.37	1.30	4.43	4.09	1.94
Sub-total : food . . .	39.54	40.08	57.59	68.63	93.46	86.33	100.16	53.32
<b>Non-food</b>								
Pan, supari . . . . .	0.63	0.76	0.82	1.08	1.69	1.12	3.03	0.88
Tobacco and products .	1.31	1.20	1.54	1.86	3.01	1.89	5.11	1.53
Alcoholic beverages, etc. .	..	0.21	0.43	0.19	1.02	0.31	..	0.30
Fuel and light . . . . .	3.65	3.83	4.41	5.37	6.69	4.33	7.32	4.36
House rent, water charges, repairs, etc.	1.12	2.19	2.59	4.48	11.70	4.79	3.22	3.00
Furniture and furnishings .	..	0.10	0.24	0.46	0.68	0.72	..	0.22
Household appliances, etc. .	0.60	0.43	0.70	1.38	1.16	0.59	1.77	0.70
Household services . . .	..	..	0.14	..	..	..	2.72	0.08
Clothing, bedding & head-wear.	5.05	2.39	6.21	8.86	9.19	10.55	27.83	5.30
Footwear . . . . .	..	0.14	0.18	0.32	0.62	0.58	0.53	0.20
Miscellaneous (laundry, etc.).	1.31	1.32	2.39	3.56	3.12	4.92	9.77	2.20
Medical care . . . . .	3.33	0.44	0.48	0.36	4.40	1.11	4.46	0.77
Personal care . . . . .	1.72	1.67	2.25	3.11	3.45	4.95	6.69	2.29
Education and reading .	..	0.02	0.33	0.30	0.09	0.12	..	0.17
Recreation and amusement .	..	0.25	0.54	0.42	1.25	1.43	..	0.42
Transport and communication.	0.60	0.81	0.87	0.96	1.50	3.61	4.07	0.97
Subscription, etc. . . .	0.16	0.78	0.64	1.17	1.36	31.50	14.03	1.67
Personal effects & miscellaneous expense.	0.26	0.06	0.38	1.74	0.63	0.71	1.50	0.45
Sub-total : non-food . . .	19.74	16.60	25.14	35.62	51.56	73.23	92.05	25.51
<b>Total : consumption expenditure.</b>	<b>59.28</b>	<b>56.68</b>	<b>82.73</b>	<b>104.25</b>	<b>145.02</b>	<b>159.56</b>	<b>192.21</b>	<b>78.83</b>

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation.	..	0.01	0.28	0.90	0.07	0.35	1.32	0.24
Remittance to dependants	1.58	1.05	1.59	0.40	3.90	45.38	..	2.35
Savings and investment	0.63	0.84	2.96	26.79	7.28	10.66	27.82	5.72
Debts repaid	..	1.96	2.31	3.03	..	11.04	61.67	2.86
Total : non-consumption expenditure.	2.21	3.86	7.14	31.12	11.25	67.43	90.81	11.17
Total disbursement	61.49	60.54	89.87	135.37	156.27	226.99	283.02	90.00
Percentage of families to total	4.48	41.87	33.34	13.27	3.61	2.46	0.97	100.00

The average monthly consumption expenditure per family was Rs. 78.83. Expenditure on food worked out to Rs. 53.32 or about 68 per cent. of the consumption expenditure. Ignoring the lowest income class the percentage expenditure on food in relation to consumption expenditure decreased with a rise in family income. Taking individual sub-groups under food, the expenditure, as percentage of the consumption expenditure, on meat, fish and eggs, and fruits and fruit products generally increased with a rise in family income that on cereals and cereal products, pulses and pulse products and condiments, spices and sugar showed generally a downward trend, that on oils and fats was lower generally in higher income classes and that on milk and milk products and vegetables and their products did not show any clear trend.

The non-food group accounted for 32 per cent. of the total consumption expenditure. Of this, the expenditure on more important necessities, viz., fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed about 50 per cent. Ignoring the lowest and the highest income classes, the percentage expenditure on fuel and light, showed a downward trend. The percentage expenditure on house rent, water charges, repairs, etc., and that on clothing, bedding and headwear did not show any distinct trend. The expenditure on conventional necessities and luxuries, such as *pan*, *supari*, tobacco and products, furniture and furnishings, household appliances, household services, footwear, miscellaneous (laundry, etc.) medical care, personal care, education and reading, recreation and amusement, transport

and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 49 per cent. of the expenditure on non-food items. As regards their relationship with income, the percentage expenditure on these items fluctuated in the various income classes without showing any distinct trend.

### 5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly family expenditure and disbursements by per capita income classes.*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<b>Food</b>										
Cereals and cereal products.	46.64	35.49	37.60	36.52	35.36	31.41	23.36	16.81	7.97	33.43
Pulses and pulse products.	2.66	2.01	2.61	2.81	2.89	2.53	2.57	1.67	1.03	2.51
Oil seeds, oils and fats.	0.93	1.38	1.18	1.54	1.38	1.39	1.29	1.33	0.56	1.33
Meat, fish and eggs.	2.51	3.40	4.06	5.41	5.45	5.68	4.22	4.67	2.63	4.62
Milk and milk products.	0.51	1.56	3.55	1.70	2.88	1.02	2.02	2.93	2.81	2.20
Vegetables and vegetable products.	1.26	1.07	1.39	1.70	2.04	1.89	1.68	1.15	0.59	1.56
Fruits and fruit products.	..	0.22	0.29	0.38	0.54	0.59	0.62	0.36	1.58	0.44
Condiments, spices, sugar, etc.	5.77	5.55	5.42	5.30	5.75	4.42	4.75	3.39	2.39	5.14
Nonalcoholic beverages.	..	0.03	0.07	0.13	0.26	0.17	0.20	0.44	0.53	0.15
Prepared meals and refreshments	..	0.59	1.85	1.82	2.73	1.47	1.07	2.43	13.35	1.94
<b>Sub-total : food</b>	<b>60.28</b>	<b>51.30</b>	<b>58.02</b>	<b>57.31</b>	<b>59.28</b>	<b>50.57</b>	<b>41.78</b>	<b>35.18</b>	<b>33.44</b>	<b>53.32</b>

	1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>											
Pan, sugar	0.58	0.97	0.85	0.91	0.90	0.92	0.83	0.60	0.67	0.88	
Tobacco and products.	2.94	1.36	1.38	1.71	1.77	1.52	1.12	1.88	0.48	1.53	
Alcoholic beverages, etc.	..	0.27	0.14	0.13	0.39	0.57	0.56	0.54	..	0.30	
Fuel and light	6.55	4.84	4.55	4.34	4.67	4.11	3.63	2.98	2.26	4.36	
House rent, water charges, repairs, etc.	1.49	2.63	3.21	2.98	4.40	2.22	3.47	1.13	1.62	3.00	
Furniture and furnishings.	..	0.09	0.10	0.12	0.12	0.41	1.17	..	..	0.22	
Household appliances, etc.	1.75	0.56	0.73	0.99	0.63	0.43	0.65	0.61	0.53	0.70	
Household services.	..	..	..	..	..	..	..	0.76	1.77	0.08	
Clothing, bedding and headwear	4.34	6.22	3.82	8.02	5.20	2.69	4.65	10.26	0.15	5.30	
Footwear	..	0.33	..	0.18	0.18	0.14	0.87	..	..	0.20	
Miscellaneous (laundry, etc.)	0.31	2.14	1.83	2.49	2.96	1.67	1.77	3.18	2.98	2.20	
Medical care	3.28	1.09	0.44	0.51	1.05	0.74	0.67	..	1.06	0.77	
Personal care	2.31	2.01	2.06	2.71	2.53	2.23	1.97	2.31	2.49	2.29	
Education and reading.	..	0.06	0.10	0.23	0.01	0.52	0.19	..	..	0.17	
Recreation and amusement.	..	0.15	0.56	0.55	0.11	0.39	0.91	0.03	1.46	0.42	
Transport and communication.	..	0.98	1.02	0.80	0.65	0.92	0.91	1.42	4.22	0.97	
Subscription, etc.	0.15	0.21	0.99	1.49	0.31	5.70	2.07	3.89	1.24	1.67	
Personal effects & miscellaneous expenses	0.36	0.13	0.18	1.35	0.28	0.50	0.12	..	0.15	0.45	
Sub-total : non food	24.06	24.04	21.96	29.51	26.16	25.68	25.56	29.59	21.08	25.51	
Total : consumption expenditure.	84.34	75.34	79.98	86.82	85.44	76.25	67.34	64.77	54.52	78.83	



	1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>											
Taxes, interest & litigation.	..	0.06	0.20	0.47	0.22	0.34	0.28	..	..	..	0.24
Remittance to dependants.	..	0.26	..	..	1.28	2.31	2.78	9.40	48.69	2.35	
Savings and investments.	..	1.10	0.10	17.82	2.90	5.22	5.82	9.36	2.66	5.72	
Debts repaid .	..	0.51	0.31	1.26	3.28	3.77	7.70	24.52	..	2.86	
Total : non consumption expenditure.	..	1.93	0.61	19.55	7.68	11.64	16.58	43.28	51.35	11.17	
Total disbursement.	84.34	77.27	80.59	106.37	93.12	87.89	83.92	108.05	105.87	90.00	

The proportion of expenditure on food to total consumption expenditure did not show any distinct trend upto the per capita income class 'Rs. 20 to less than Rs. 25' and thereafter showed a downward trend excepting the highest per capita income class.

## 5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below :

(i) Food represents the largest single item of expenditure in the family budget.

(ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.

(iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size group by the percentage expenditure on food.

### 5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food.*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45	..	5.25	..	5.96	6.48	6.77	20.01	48.30	56.01	8.63
45—<50	..	7.03	2.55	..	2.69	1.65	2.01	..	..	2.43
50—<55	..	..	2.95	5.61	1.71	6.59	3.03	..	..	3.07
55—<60	12.62	2.08	4.23	5.66	6.03	3.45	5.63	..	..	4.35
60—<65	..	10.04	8.65	21.12	4.63	11.17	19.64	..	17.72	11.68
65—<70	36.19	17.36	10.21	21.24	17.86	15.35	26.27	17.81	26.27	17.85
70 and above	51.19	58.24	71.41	40.41	60.60	55.02	23.36	33.89	..	51.99
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was appreciably high in higher per capita income classes.

### 5.62 Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to

the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food.*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8
<45 . . . . .	19	33.59	5.08	6.12	8.67	..	8.63
45—<50 . . . . .	8	..	1.17	4.69	0.94	6.17	2.43
50—<55 . . . . .	8	4.41	3.33	1.69	5.58	..	3.07
55—<60 . . . . .	16	..	3.87	5.05	9.00	..	4.35
60—<65 . . . . .	26	13.21	14.86	11.67	7.88	2.81	11.68
65—<70 . . . . .	36	30.06	20.63	12.23	8.70	29.04	17.85
70 and above . . . . .	126	18.73	51.06	58.55	59.23	61.98	51.99
	*						
TOTAL . . . . .	239	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families . . . . .	x	10.67	35.83	29.61	16.26	7.63	100.00
Number of families (unestimated) . . . . .	x	18	82	76	42	21	239

About 34 per cent. of the single-member families spent less than 50 per cent. of the total consumption expenditure on food and only about 19 per cent. of such families spent 70 per cent. or more on food. As against this, only about 10 per cent. and 6 per cent. of the families consisting of 6 and 7 and above 7 members respectively spent less than 50 per cent. on food and similarly about 59 per cent. and 62 per cent. of corresponding families spent 70 per cent. or more on food. The influence of the size of the family seems to be felt more clearly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

## 5.7 Proportion of families reporting expenditure on selected sub-groups.

The proportion of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of family are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						Reporting families (unestimated.)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments . . .	56.06	64.30	62.16	77.67	37.79	62.94	150
Non-alcoholic beverages . .	26.48	9.82	11.82	9.66	13.02	12.41	33
Pan, supari . . . . .	59.60	85.83	83.92	89.96	100.00	84.22	203
Tobacco and tobacco products . .	63.34	91.24	87.47	97.06	93.73	88.28	214
Alcoholic beverages . . . .	4.41	14.08	7.04	11.46	8.90	10.14	31
Furniture and furnishings . . .	..	11.93	4.59	2.08	19.11	7.43	19
Household services . . . . .	4.27	..	1.78	..	..	0.98	2
Medical care . . . . .	8.53	8.12	6.48	11.70	12.71	8.61	22
Personal care . . . . .	100.00	100.00	100.00	100.00	100.00	100.00	239
Education and reading . . . .	5.78	3.30	7.49	8.33	19.54	6.87	19
Recreation and amusement . . .	33.86	25.08	18.83	21.05	5.28	22.00	62
Transport and communication . .	37.17	49.63	32.80	28.79	19.84	37.66	103
Remittance to dependants . . .	43.69	8.00	1.56	0.96	11.22	9.00	18
Savings and investments . . . .	28.00	28.38	17.21	23.49	7.66	22.66	60
Debts repaid . . . . .	9.22	15.17	15.79	6.24	4.30	12.44	33

About 63 per cent. of the families incurred expenditure on prepared meals and refreshments. While a large majority of the families surveyed were addicted to pan, supari and tobacco and tobacco products, only 10 per cent. of the families reported expenditure on alcoholic beverages. The proportion of families spending on non-alcoholic beverages was also rather small. Furniture and furnishings as also household services did not appear to be very common objects of expenditure. All families incurred expenditure on personal care and only about 9 per cent. on medical care. About 38 per cent. of the families reported expenditure on transport and communication, 22 per cent. on recreation and amusement and about 7 per cent. on education and reading.

About 23 per cent. of the families were either saving or investing some amount. On the other hand, remittances to dependants were reported by 9 per cent. of the families only. About 12 per cent. of the families were making repayments of debts.

## CHAPTER 6

### *Food Consumption and Nutrition*

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

**TABLE 6.1**  
*Average quantity consumed per family by items*

Item	Standard unit (Quantity)	Number of families reporting (unesti- mated)*	Average quantity consumed per family
1	2	3	4
<b>FOOD, BEVERAGES, ETC.</b>			
<i>Cereals and cereal products</i>			
Paddy . . . . .	kg.	14	6.92
Rice . . . . .	,,	210	32.22
Wheat . . . . .	,,	2	0.07
Jowar . . . . .	,,	68	14.65
Jowar atta . . . . .	,,	..	..
Bajra . . . . .	,,	21	6.21
Maize . . . . .	,,	7	1.92
Ragi . . . . .	,,	15	1.17
Gram atta . . . . .	,,	1	0.00
Small millets . . . . .	,,	1	0.03
Small millets atta . . . . .	,,	1	0.10
Other rice products . . . . .	,,	2	0.18
Maida . . . . .	,,	1	0.00
Sewai . . . . .	,,	1	0.00
Bread . . . . .	,,	1	0.00
Tapioca . . . . .	,,	..	..
Grinding and other charges . . . . .	,,	..	..

\*The figures in Col. 3 relate to those families only which had reported figures on quantities of various items consumed.

	1	2	3	4
<i>Pulses and pulse products</i>				
Arhar . . . . .		kg.	166	1·38
Gram . . . . .		„	128	0·73
Moong . . . . .		„	117	1·07
Masur . . . . .		„	3	0·03
Urd . . . . .		„	63	0·23
Pulse products . . . . .		„	1	0·00
<i>Oil seeds, oils and fats</i>				
Mustard oil . . . . .		„	..	..
Coconut oil . . . . .		„	1	0·00
Gingelly oil . . . . .		„	11	0·02
Groundnut oil . . . . .		„	227	0·72
Other vegetable oil . . . . .		„	2	0·01
<i>Meat, fish and eggs</i>				
Goat meat . . . . .		„	119	1·05
Beef . . . . .		„	2	0·03
Mutton . . . . .		„	111	0·62
Pork . . . . .		„	4	0·03
Buffalo meat . . . . .		„	3	0·03
Poultry . . . . .		no.	29	0·12
Other meat . . . . .		kg.	4	0·03
Fresh fish . . . . .		„	58	0·28
Dry fish . . . . .		„	137	0·42
Fish products . . . . .		„	1	0·01
Eggs-hen . . . . .		no.	20	1·10
Eggs-duck . . . . .		„	3	0·22

1	2	3	4
<i>Milk and milk products</i>			
Milk-cow . . . . .	l.	5	0.61
Milk-buffalo . . . . .	"	30	0.34
Curd . . . . .	kg.	23	0.78
Lassi . . . . .	"	63	4.02
Ghee-buffalo . . . . .	"	86	0.12
Other milk and products . . . . .	"	18	1.20
<i>Condiments and spices</i>			
Salt . . . . .	"	237	3.10
Turmeric . . . . .	g.	224	223.83
Chilly-green . . . . .	"	146	511.46
Chilly-dry . . . . .	"	231	874.79
Tamarind . . . . .	"	233	1,228.78
Onion . . . . .	kg.	229	1.65
Garlic . . . . .	g.	144	97.28
Coriander . . . . .	"	133	89.69
Ginger . . . . .	"	24	14.70
Pepper . . . . .	"	46	6.42
Methi . . . . .	"	63	24.03
Saffron . . . . .	"	2	0.00
Mustard . . . . .	"	83	27.99
Jira . . . . .	"	73	14.93
Cloves . . . . .	"	22	2.68
Elaichi . . . . .	"	9	1.52
Mixed spices . . . . .	"	186	111.62
Other spices and condiments . . . . .	"	99	35.69



1	2	3	4
<i>Vegetables and vegetable products</i>			
Potato . . . . .	kg.	99	0.39
Muli, turnip, radish . . . . .	„	4	0.01
Carrot, beet . . . . .	„	1	0.00
Arum . . . . .	„	11	0.07
Other root vegetables . . . . .	„	13	0.05
Brinjal . . . . .	„	202	1.50
Cauliflower . . . . .	„	1	0.00
Cabbage . . . . .	„	9	0.04
Ladies finger . . . . .	„	96	0.37
Tomato . . . . .	„	77	0.25
Cucumber . . . . .	„	2	0.01
Pumpkin . . . . .	„	1	0.01
Gourd . . . . .	„	21	0.12
Karela . . . . .	„	15	0.07
Bean . . . . .	„	65	0.25
Pea . . . . .	„	3	0.00
Other non-leafy vegetables . . . . .	„	12	0.31
Amaranth, chalai . . . . .	„	14	0.06
Methi ] . . . . .	„	1	0.02
Other leafy vegetables . . . . .	„	77	0.37
Pickle and preservatives . . . . .	„	15	0.06

	1	2	3	4
<i>Fruits and fruit products</i>				
Banana, plantain	. . . . .	no.	115	7.82
Orange	. . . . .	,,	10	0.24
Lemon	. . . . .	,,	121	1.37
Mango .	. . . . .	,,	29	0.54
Watermelon	. . . . .	,,	1	0.00
Coconut	. . . . .	,,	13	0.11
Cashewnut	. . . . .	kg.	1	0.00
Kharbooza	. . . . .	,,	1	0.00
Dried fruits	. . . . .	,,	1	0.00
Other fruits	. . . . .	,,	8	0.14
Other fruit products	. . . . .	,,	1	0.00
<i>Sugar, honey, etc.</i>				
Sugar crystal	. . . . .	,,	57	0.22
Gur	. . . . .	,,	99	0.34
Sugar candy	. . . . .	,,	2	0.01
Others	. . . . .	,,	1	0.01
<i>Pan, supari, etc.</i>				
Pan-leaf .	. . . . .	no.	202	204.00
Pan-finished	. . . . .	,,	2	0.13
Supari	. . . . .	g.	196	138.22
Lime	. . . . .	,,	169	87.71

1	2	3	4
<i>Tobacco and products</i>			
Bidi . . . . .	no.	107	71.46
Cigarettes . . . . .	"	3	1.11
Cigar, cheroot . . . . .	"	16	6.72
Chewing tobacco . . . . .	g.	165	259.99
Smoking tobacco . . . . .	"	7	10.85
Leaf-tobacco . . . . .	"	1	0.70
Snuff . . . . .	"	1	0.23
<i>Alcoholic beverages</i>			
Toddy, neera . . . . .	pint	17	0.87
Country liquor . . . . .	"	10	0.42
<i>Non-alcoholic beverages</i>			
Tea-leaf . . . . .	kg.	8	0.00
Coffee powder or seed . . . . .	"	20	0.02
g. —gram.    l. — litre.    kg. —kilogram.    no. —number.			

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 63.47 kg. Of this, 39.14 kg. was accounted for by rice (including paddy) and 20.86 kg. by jowar and bajra together. The average size of a family in terms of equivalent adult consumption units was 3.35 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.62 kg. only. Besides, 63.47 kg. of cereals and cereal products, the average family consumed 3.44 kg. of pulses and pulse products, 0.95 l. of milk and 6.12 kg. of milk products, 0.75 kg. of oils and fats, 2.50 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available); 8.02 kg. of condiments and spices, 3.96 kg. of vegetables and vegetable products and 0.58 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products which could not be reduced to weight and of prepared meals, etc. for which quantity data could not be collected.

Among items of pan, supari, tobacco, alcoholic and other beverages, an appreciable consumption of pan leaf, supari, bidi, and chewing tobacco was recorded.

## 6.2 Analysis of nutritive contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Gudur was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various groups.

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. Considering the nature or the jobs performed by most of the workers, which require 5 cal/kg/hour or even more, they have been grouped in the category of heavy work. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age-group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the 'women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirement of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth

meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1/- worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients								Quantity consumed per day per family	Quantity recommended
1								2	3
Calories	.	.	.	.	.	.	.	9,290	10,252
Protein	.	.	.	.	.	.	.	268 g.	231 g.
Fat	.	.	.	.	.	.	.	136 g.	..
Calcium	.	.	.	.	.	.	.	2.3 g.	4.7 g.
Iron	.	.	.	.	.	.	.	249 mg.	85 mg.
Vitamin A	.	.	.	.	.	.	.	2,805 i. u.	14,175 i. u.
Vitamin B1	.	.	.	.	.	.	.	5.9 mg.	5.1 mg.
Vitamin C	.	.	.	.	.	.	.	90 mg.	2.2 mg.
Nicotinic acid	.	.	.	.	.	.	.	58 mg.	..
Riboflavin	.	.	.	.	.	.	.	2.6 mg.	..

g.—gram. mg.—milligram. i.u.—international unit.

From the above it would appear that overall calorie intake is low. Total intake of protein appears to meet the requirement. The proportion of first class protein derived from flesh food as well as fat intake seems to be adequate but the diets appear to be grossly deficient in respect of Calcium, Vitamin A and Vitamin C. Increased intake of wheat, mixed cereals, leafy vegetables and fruits will help to overcome these deficiencies.

## CHAPTER 7

### *Budgetary Position*

#### **7.1 Introductory**

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and also amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) as well as funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side, and not the amount spent on the purchase of the goods as such during that particular month. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30 . . . .	4.48	69.13	61.49	+7.64
30 to less than 60 . . .	41.87	60.23	60.54	—0.31
60 to less than 90 . . .	33.34	91.85	89.87	+1.98
90 to less than 120 . . .	13.27	143.43	135.37	+8.06
120 to less than 150 . .	3.61	158.57	156.27	+2.30
150 to less than 210 . .	2.46	228.64	226.99	+1.65
210 and above . . . .	0.97	286.37	283.02	+3.35
ALL . . . . .	100.00	92.10	90.00	+2.10

Taking all income classes, the net balancing difference was (+) Rs. 2.10 or about 2 per cent. of the total receipts. Except for the income class 'Rs. 30 to less than Rs. 60', the net balancing difference was positive, i.e., receipts were more than disbursements, in all the income brackets.

## 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term current money income has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure

for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							All
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family	27.38	45.01	72.12	102.31	134.90	179.37	276.48	69.66
Average monthly expenditure per family.	60.86	57.74	84.60	105.55	148.99	205.29	193.53	81.42
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families.	0.47	11.22	12.78	8.53	1.34	1.99	0.86	37.19
Percentage of families recording deficit to total families.	4.01	30.65	20.56	4.74	2.27	0.47	0.11	62.81
Average surplus (+) or deficit (-) per family.	-33.48	-2.73	-12.48	-3.24	-14.09	-25.92	+82.95	-11.76

\*Zero balance is considered as surplus.

Of the total families surveyed, about 63 per cent. had deficit budgets while the remaining 37 per cent. had balanced or surplus budgets.



### 7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

**TABLE 7.3**  
*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)										Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child			
1	2	3	4	5	6	7	8	9	10	11	12	
Percentage of families recording surplus *to total families.	4.73	1.15	5.04	5.49	3.07	2.44	3.15	4.27	2.92	4.93	37.19	
Percentage of families recording deficit to total families.	5.94	2.44	6.98	6.37	5.40	7.22	6.15	4.05	6.11	12.15	62.81	
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together.	0.20—6.23	—0.04—3.93	—7.92—13.71	—15.62—7.95	—18.17—31.25	—11.76						

\*Zero balance is considered as surplus.

Considering all families, the net result was a deficit balance. The deficit was negligible in case of families comprising 2 adults; whereas single-member families had, on an average, a surplus budget.

---

---

PART II

LEVEL OF LIVING

---

---



## CHAPTER 8

### *Level of Living*

#### **8.1 Concept of level of living**

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Gudur. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material and non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller

sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

### 8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which workers were aware of and were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and

response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data being based on relatively small sample (58 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### *Educational Interests*

#### 9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows the distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard.*

Item	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	42	138	16	196
Percentage to total	21.43	70.41	8.16	100.00
<b>(A) All persons</b>				
Percentage receiving education	2.38	8.70	..	6.63
Percentage not receiving education	97.62	91.30	100.00	93.37
<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

**(B) Children**

**All persons receiving education**

Percentage distribution of persons—children and others—not receiving education by reasons and family income

[illegible]



Of all the family members aged 5 years and above, only about 7 per cent. were receiving education. Among children of 5 to 14 years of age, those reported to be receiving education formed only about 19 per cent. Of the total members receiving education, about 85 per cent. were studying in primary schools and about 8 per cent. were receiving education through other institutions, e.g., colleges, universities, technical institution, literary centres, etc. The main reasons for members not receiving education were reported to be domestic difficulties, lack of interest and financial difficulties.

## 9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired mostly through family tradition and not through formal education or training, 24 members out of 196 reported possession of skill in mica cutting, drilling, carpentry, etc. However, no member had either received or was receiving, any technical education or training. Desire for technical education and training was expressed by only 10 members and the occupations or vocations which they had in view were general mechanism, engine driving, etc.

## CHAPTER 10

### *Sickness and Treatment*

#### 10.1 Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i. e., whether work was stopped or not.

#### 10.2 Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 22 cases of sickness reported among 221 members of the sampled families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance and (e) consequences*

Item	Percentage of cases
<b>(a) Type of sickness</b>	
Dysentery, diarrhoea, stomach trouble . . . . .	13.64
Fever . . . . .	54.54
Cough and cold . . . . .	4.55
Other diseases . . . . .	27.27
<b>TOTAL</b>	<b>100.00</b>
<b>(b) Duration (during the reference period)</b>	
Below 7 days . . . . .	63.63
7 days to below 15 days . . . . .	13.64
15 days to below 30 days . . . . .	..
30 days to below 60 days . . . . .	4.55
60 days . . . . .	18.18
<b>TOTAL</b>	<b>100.00</b>
<b>(c) Type of treatment</b>	
No treatment . . . . .	27.27
Self treatment . . . . .	13.64
Ayurvedic treatment. . . . .	22.73
Allopathic treatment . . . . .	36.36
<b>TOTAL</b>	<b>100.00</b>

TABLE 10.1—contd.

Item	Percentage of cases
<i>(d) Source of assistance</i>	
Not reporting . . . . .	13.63
No assistance received . . . . .	68.18
Money lender . . . . .	9.09
Employer . . . . .	4.55
Others . . . . .	4.55
<hr/>	
TOTAL . . . . .	100.00
<hr/>	
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Work and normal diet stopped. . . . .	57.14
Only work stopped . . . . .	28.57
Only normal diet stopped . . . . .	7.14
None stopped . . . . .	7.15
<hr/>	
TOTAL . . . . .	100.00

Fever alone accounted for about 55 per cent. of the cases of sickness reported. Ailments such as headache, pain, etc., listed under 'other diseases' accounted for about 27 per cent. of the total cases. Sickness lasted for less than 7 days in about 64 per cent. of the cases. Allopathic treatment was taken in about 36 per cent. of the cases. No treatment was undergone in about 27 per cent. of the cases. Where treatment of any kind was done, no assistance was received in about 68 per cent. of the cases. Taking the cases of sickness among the gainfully occupied members of the families, in about 86 per cent. of the cases, the sickness resulted in abstention from work. The average duration of such absence was about 6 days.

## CHAPTER 11

### Housing Conditions

#### 11.1 Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2 Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located.*

Item	Percentage of families
(a) Type of buiding	
Chawl/bustee . . . . .	27.59
Flat . . . . .	..
Independent building . . . . .	53.44
Others . . . . .	18.97
TOTAL . . . . .	100.00

TABLE 11.1—contd.

Item	Percentage of familise
<b>b) Ownership or type of landlord</b>	
Employer . . . . .	39·66
Self . . . . .	53·44
Private . . . . .	6·90
Public bodies . . . . .	..
TOTAL .	100·00
<b>c) Type of structure</b>	
Permanent kachha . . . . .	27·59
Permanent pucca . . . . .	3·45
Temporary kachha . . . . .	58·62
Temporary pucca . . . . .	10·34
TOTAL .	100·00
<b>d) Condition of repairs</b>	
Good . . . . .	34·48
Moderately good . . . . .	50·00
Bad . . . . .	15·52
TOTAL .	100·00
<b>e) Sewage arrangements</b>	
Not reporting . . . . .	5·17
Satisfactory . . . . .	29·31
Moderately satisfactory . . . . .	36·21
Unsatisfactory . . . . .	29·31
TOTAL .	100·00

TABLE 11.1—*contd.*

	Percentage of families
<b>(f) Ventilation arrangements</b>	
No ventilation . . . . .	..
If ventilation . . . . .	..
(i) Good . . . . .	63.79
(ii) Bad . . . . .	15.52
(iii) Tolerable . . . . .	20.69
<b>TOTAL . . . . .</b>	<b>100.00</b>

About 53 per cent. of the sampled families were living in independent buildings. About 28 per cent. were residing in chawls/bustees and the remaining about 19 per cent. had other types of accommodation. The proportion of the sampled families living in buildings provided by the employers was about 40 per cent. and of those living in self-owned building was about 53 per cent. The remaining about 7 per cent. of families were residing in private buildings. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, only in about 14 per cent. of the dwellings and about 86 per cent. of the cases, families were living in kachha buildings.

### 11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2  
*Distribution of dwellings by various characteristics*

Item	Percentage of dwellings
<b>(a) Number of living rooms in dwelling</b>	
One . . . . .	86.21
Two . . . . .	13.79
Three . . . . .	..
<b>TOTAL . . . . .</b>	<b>100.00</b>

TABLE 11.2—*contd.*

Item	Percentage of families
<b>(b) Lighting type</b>	
Electricity . . . . .	1.72
Kerosene . . . . .	98.28
<hr/>	
TOTAL . . . . .	100.00
<hr/>	
<b>(c) Provision of kitchen</b>	
Kitchen provided . . . . .	10.34
<i>Where not provided, using</i>	
(i) Not reporting . . . . .	10.34
(ii) Room in common use with other families . . . . .	3.46
(iii) Part of living room . . . . .	75.86
<hr/>	
TOTAL . . . . .	100.00
<hr/>	
<b>(d) Number of stores</b>	
No store.. . . .	94.83
One . . . . .	5.17
<hr/>	
TOTAL . . . . .	100.00
<hr/>	
<b>(e) Provision of bath room</b>	
No bath provided . . . . .	89.66
<i>Where provided :</i>	
(i) In individual use . . . . .	8.62
(ii) In common use . . . . .	1.72
<hr/>	
TOTAL . . . . .	100.00
<hr/>	



TABLE 11.2—contd.

Item	Percentage of families
(f) <i>Provision of covered verandah</i>	
(i) Provided . . . . .	5.17
(ii) Not provided . . . . .	94.83
TOTAL	100.00
(g) <i>Source of water supply</i>	
<i>Tap provided :</i>	
(i) In dwelling . . . . .	15.51
(ii) Outside dwelling . . . . .	..
Well (with or without hand pump) . . . . .	77.59
Tanks and ponds . . . . .	3.45
Rivers, lakes and springs . . . . .	3.45
TOTAL	100.00
(h) <i>Provision of latrine</i>	
No latrine . . . . .	100.00
In individual use . . . . .	..
In common use with other families . . . . .	..
TOTAL	100.00

It would be seen that a majority of the families were living in dwellings having one living room with no provision for kitchen, bath room and store room. Latrine was not provided in any of the dwellings. In a large majority of cases, well (with or without hand pump) was reported to be the source of water supply.

## 11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings.*

Particulars of places	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner	8.62	..	53.45	18.97	18.96	100.00
Primary school . .	8.62	..	67.24	17.24	6.90	100.00
Medical aid centre . .	1.72	..	44.83	24.14	29.31	100.00
Hospital . . . .	..	..	22.41	24.14	53.45	100.00
Play-ground for children .	10.34	18.97	24.14	12.07	34.48	100.00
Cinema house . . .	..	1.72	..	6.90	91.38	100.00
Shopping centre—grocery	..	..	65.52	29.31	5.17	100.00
Shopping centre—vegetables	..	..	65.52	29.31	5.17	100.00
Employment exchange .	12.07	18.97	..	..	68.96	100.00
Railway station . .	1.72	1.72	..	6.90	89.66	100.00
Bus stop . . . .	1.72	5.17	36.21	32.76	24.14	100.00
Post office . . .	1.72	1.73	51.72	25.86	18.97	100.00

In about 53 per cent. of the cases, work places of the main earners were at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as school, shopping centres, and post office were at a distance of less than 1 mile in a majority of cases. The medical aid centre was reported to be at a distance of less than a mile in about 45 per cent. of cases.

## **CHAPTER 12**

### ***Employment, Working and Service Conditions***

#### **12.1 Introductory**

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered mines. In regard to employment pattern, employment history of the members employed in registered mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges accruing to the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the mines, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered mines on the day preceding the date of survey. These included paid apprentices also.

#### **12.2 Employment pattern**

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Not reporting	Percentage of man-weeks worked		
		Permanent workers	Other workers	All
1	2	3	4	5
(a) Paid employment				
(i) In mines . . . . .	92.69	90.25	61.04	81.72
(ii) In other establishments . . . . .	..	1.30	3.92	2.01
(b) Self-employment . . . . .	..	0.36	18.95	5.85
(c) In employment but not at work . . . . .	7.31	4.27	3.99	4.35
(d) Not in employment				
(i) But seeking work . . . . .	..	1.73	0.85	1.38
(ii) and not seeking but available for work . . . . .	..	1.31	0.42	0.97
(iii) and not available for work . . . . .	..	0.78	10.83	3.72
TOTAL . . . . .	100.00	100.00	100.00	100.00
Total number of employees . . . . .	12	60	29	101

There was a clear difference in the pattern for 'permanent' and 'other workers'. In case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' and not available for work was negligible but not so in the case of the latter, who had comparatively a lesser quantum of paid employment in mines.

### 12.3 Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work places.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry*

Condition of work place	Mining of mica
<i>Temperature, humidity and ventilation</i>	
Not reporting . . . . .	3.96
Uncomfortable . . . . .	4.95
Tolerable or comfortable . . . . .	85.15
No particular comment . . . . .	5.94
TOTAL	100.00
<i>Illumination</i>	
Not reporting . . . . .	1.98
Too dark . . . . .	6.93
Too bright . . . . .	2.97
Tolerable or good . . . . .	88.12
No particular comment . . . . .	..
TOTAL	100.00
<i>Cleanliness</i>	
Not reporting . . . . .	1.98
Dirty . . . . .	2.97
Fair or good . . . . .	93.07
No particular comment . . . . .	1.98
TOTAL	100.00

1	2
<b>Sitting and standing arrangement</b>	
Not reporting . . . . .	3.96
Uncomfortable . . . . .	15.84
Comfortable . . . . .	61.39
No particular comment . . . . .	18.81
TOTAL .	100.00
Total number of employees .	
	101

## 12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the mine are presented in table 12.3.

TABLE 12.3  
Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col.4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals . . . . .	0.99	18.81	80.20	100.00	12.35	46.91	40.74	100.00
Bath . . . . .	0.99	72.28	26.73	100.00	11.11	48.15	40.74	100.00
Wash places . . . . .	0.99	35.64	63.37	100.00	..	96.88	3.12	100.00
Drinking water . . . . .	0.99	..	99.01	100.00	..	100.00	..	100.00
Rest shelter . . . . .	0.99	31.68	67.33	100.00	7.35	77.94	14.71	100.00
Canteen . . . . .	0.99	87.13	11.88	100.00	33.33	58.34	8.33	100.00
Reading or recreation . . . . .	0.99	87.13	11.88	100.00	..	83.33	16.67	100.00
Cooperative store and grain-shop . . . . .	0.99	95.05	3.96	100.00	..	50.00	50.00	100.00
Technical training . . . . .	0.99	90.10	8.91	100.00	22.22	77.78	..	100.00
Medical facilities arranged by employer. . . . .	0.99	9.90	89.11	100.00	4.44	91.11	4.45	100.00

## 12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of sampled working class families.

TABLE 12.4

*Distribution of employees by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness			
	Fully aware	Parti-ally aware	not aware	Total
1	2	3	4	5
<b>Mines Act</b>				
Maximum daily hours of work at normal wages.	74.26	0.99	24.75	100.00
Rate of overtime wages . . . . .	12.87	16.83	70.30	100.00
Permissibility of employment between 10 P. M. and 5 A. M. (for women and child workers).	60.98	2.44	36.58	100.00
Entitlement to leave with wages . . . . .	36.63	8.91	54.46	100.00
Rate of leave with wages . . . . .	10.89	5.94	83.17	100.00
<b>Payment of Wages Act</b>				
Payment of wages at regular intervals . . . . .	79.21	7.92	12.87	100.00
Maximum interval at which wages can be paid	11.88	2.97	85.15	100.00
Imposition of fines deductions from wages	47.52	13.87	38.61	100.00
Procedure for complaints . . . . .	51.48	0.99	47.53	100.00
<b>Workmen's Compensation Act</b>				
Compensation for temporary disablement . . . . .	72.28	6.93	20.79	100.00
Compensation for death due to work accident	71.29	4.95	23.76	100.00
Procedure for complaints . . . . .	64.36	4.95	30.69	100.00



TABLE 12.4—contd.

1	2	3	4	5
<i>Industrial Employment (Standing orders) Act</i>				
Framing of procedure for recruitment, discharge, disciplinary action, etc.	24.75	9.90	65.35	100.00
Approval of procedure . . . . .	24.75	6.93	68.32	100.00
Intimation of procedures to the workers.	16.83	11.89	71.28	100.00
<i>Industrial Disputes Act</i>				
Lay-off compensation . . . . .	33.66	8.92	57.42	100.00
Rate of lay-off compensation . . . . .	11.88	9.90	78.22	100.00
Notice of retrenchment . . . . .	44.55	8.92	46.53	100.00
Retrenchment compensation . . . . .	21.78	5.94	72.28	100.00
<i>Maternity Benefits Act</i>				
Leave granted for confinement . . . . .	80.49	2.44	17.07	100.00
Notice necessary for granting leave . . . . .	75.61	4.88	19.51	100.00
Illegality of termination of service during maternity leave.	68.29	4.88	26.83	100.00
Cash benefit provided during maternity leave.	68.29	7.32	24.39	100.00

## 12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

### TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Membership	Percentage of employee- members
1	2
Not reporting . . . . .	3·96
No Union exists . . . . .	28·72
In case of a Union	
(a) Member . . . . .	20·79
(b) Not a member . . . . .	46·53
TOTAL . . . . .	100·00

*Subscription paid*

Not reporting or no subscription	4.76
Paying regularly	38.09
Not paying regularly	57.15
<b>TOTAL</b>	<b>100.00</b>

*Rate of subscription per month*

Not reporting	.	.	.	.	.	.	. . .	47·62
Less than Re. 0·25	.	.		.		.	. . .	28·57
Re. 0·25 to less than Re. 0·50	.					.	. . .	9·52
Re. 0·50 and above	.	.	.			.	. . .	14·29
TOTAL	.					.	. . .	100·00

Of the total employee-members, only about 21 per cent. reported to be members of trade unions. Of these, about 38 per cent. were paying their subscription regularly. The more common rate of subscription was less than Re. 0.25 per month.

### 12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment leaving out the periods of discontinuity. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members by industry according to length of service*

Length of service	Mining of mica
1	2
Less than 1 year . . . . .	43.56
1 year to less than 5 years . . . . .	39.61
5 years to less than 10 years . . . . .	9.90
10 years to less than 20 years . . . . .	5.94
20 years and above . . . . .	0.99
TOTAL .	100.00
Number of employees .	101

A large majority of the employee-members had a service of less than five years in the same establishment.

## 12.8 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc.

Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry and service conditions

Service condition										Mining of mica
1										2
<i>Shift-working</i>										
Not reporting	.	.	.	.	.	.	.	.	.	3.96
Day	.	.	.	.	.	.	.	.	.	83.16
Night	.	.	.	.	.	.	.	.	.	2.97
Evening	.	.	.	.	.	.	.	.	.	..
Rotation	.	.	.	.	.	.	.	.	.	9.91
TOTAL										100.00
<i>Daily rest-interval</i>										
Not reporting.	.	.	.	.	.	.	.	.	.	0.99
No rest-interval	.	.	.	.	.	.	.	.	.	12.87
Half-an-hour or less	.	.	.	.	.	.	.	.	.	9.90
More than half-an-hour	.	.	.	.	.	.	.	.	.	76.24
TOTAL										100.00

TABLE 12.7—*contd.*

1	2
<i>Pay period</i>	
Weekly . . . . .	54.46
Fortnightly . . . . .	37.62
Monthly . . . . .	4.95
Others . . . . .	2.97
TOTAL . . . . .	100.00
<i>Days of paid earned leave enjoyed</i>	
Not reporting . . . . .	3.96
No earned leave . . . . .	72.28
1 to 10 days . . . . .	22.77
11 to 15 days . . . . .	..
16 days and above . . . . .	0.99
TOTAL . . . . .	100.00

About 83 per cent. of the employee-members were in day shifts, about 10 per cent. in shifts by rotation and only about 3 per cent. in night shifts. In regard to daily rest-interval, about 76 per cent. of employee-members were enjoying rest-intervals of more than half-an-hour and about 10 per cent. enjoyed rest-interval of half-an-hour or less. As regards pay-period, about 54 per cent. of the employee-members were being paid weekly and about 38 per cent. fortnightly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that about 23 per cent. of the employee-members enjoyed leave between 1 and 10 days and only about 1 per cent. for 16 days and above. About 72 per cent. of the employee-members reported not to have enjoyed any paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

## 12.9 Social security benefits

Data were also collected on social security benefits enjoyed by the employee-members. Existence of Provident Fund Scheme was not reported by any employee-member. However, 4 employee-members out of a total of 101 reported provision of a system of gratuity in the mines where they were employed.

The Employees' State Insurance Scheme was not in force at the centre.

## CHAPTER 13

### *Savings, Assets and Indebtedness*

#### 13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2 Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

(A) *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60-<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings . . . . .	..	6.69	..	4.46
Assets . . . . .	614.33	949.70	1,958.33	912.57
TOTAL . . . . .	614.33	956.39	1,958.33	917.03

TABLE 13.1—*contd.*(B) *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60-<120	120 and above	All
1	2	3	4	5
<b>(i) Savings</b>				
<b>(a) On family account</b>				
Life insurance premium paid . . . . .	..	..	..	..
Provident fund-own contribution . . . . .	..	..	..	..
Provident fund employers' contribution. . . . .	..	..	..	..
Savings (bank, postal and cash in hand). . . . .	..	0·31	..	0·22
Others . . . . .	..	0·39	..	0·27
<b>TOTAL . . . . .</b>	..	0·70	..	0·49
<b>(b) On enterprise and other purposes account.</b>	..	..	..	..
<b>(ii) Assets</b>				
<b>(a) On family account</b>				
Land . . . . .	58·92	48·79	93·62	56·00
Building . . . . .	26·21	32·50	2·13	27·72
Jewellery and ornaments . . . . .	1·90	6·67	2·04	5·23
Others . . . . .	12·97	11·34	2·21	10·56
<b>TOTAL . . . . .</b>	100·00	99·30	100·00	99·51
<b>(b) On enterprise and other purposes account.</b>	..	..	..	..
<b>GRAND TOTAL . . . . .</b>	100·00	100·00	100·00	100·00
<b>Total number of reporting families</b>	15	36	3	54



The amount of savings and assets per reporting family worked out to Rs. 4 and Rs. 913 respectively giving a total of Rs. 917. Thus, assets formed a major portion of the total amount of savings and assets and were held mainly in the form of land buildings. Both savings and assets were held wholly on 'family account'.

### 13.3 Extent of savings and assets

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets by income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Not reporting . . . . .	11.77	5.26	..	6.90
Nil . . . . .	11.77	5.26	..	6.90
Less than Rs. 200 . . . . .	23.53	31.58	33.33	29.31
Rs. 200 to below Rs. 500 . . . . .	29.41	21.05	..	22.41
Rs. 500 to below Rs. 1,500 . . . . .	11.76	21.05	33.33	18.96
Rs. 1,500 to below Rs. 2,500 . . . . .	5.88	7.90	..	6.90
Rs. 2,500 to below Rs. 3,500 . . . . .	..	5.27	..	3.45
Rs. 3,500 to below Rs. 4,500 . . . . .	5.88	..	..	1.72
Rs. 4,500 and above . . . . .	..	2.63	33.34	3.45
TOTAL . . . . .	100.00	100.00	100.00	100.00

About 7 per cent. of the families had no savings and assets. This percentage was about 12 in the case of the lowest income class. Roughly, 52 per cent. of the families reported savings and assets of less than Rs. 500 and about 19 per cent. of Rs. 500 to below Rs. 1,500.

### 13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Cot . . . . .	55	94.83	116	2.11
Tabla, dholak . . . . .	1	1.72	1	1.00
Fountain pen . . . . .	13	22.42	14	1.08
Wrist watch . . . . .	3	5.17	5	1.00
Cow, buffalo . . . . .	18	31.03	55	3.06

Number of families reported the possession of somewhat costly durable articles and live-stock, such as, wrist watch, cow buffalo, etc.

### 13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	<60	60- <120	120 and above	All
1	2	3	4	5
Less than Rs. 50 . . . . .	70.00	28.00	..	36.84
Rs. 50 to less than Rs. 100 . . .	20.00	20.00	33.33	21.05
Rs. 100 to less than Rs. 150 . . .	..	24.00	33.33	18.42
Rs. 150 to less than Rs. 250 . . .	..	8.00	..	5.26
Rs. 250 to less than Rs. 500 . . .	10.00	8.00	33.34	10.53
Rs. 500 to less than Rs. 1,000 . .	..	12.00	..	7.90
Rs. 1,000 to less than Rs. 2,000 .	..	..	..	..
Rs. 2,000 and above . . . . .	..	..	..	..
TOTAL . . . . .	100.00	100.00	100.00	100.00

Out of the total of 58 sampled families, 38 or about 66 per cent., reported debt on the date of survey. Taking all the families together, about 76 per cent. of the indebted families reported debt of less than Rs. 150.

### 13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<b>(A) On family account</b>			
Festival . . . . .	10.53	7.69	1.55
Marriage . . . . .	18.42	13.85	23.25
Child birth . . . . .	..	1.54	0.55
Funeral . . . . .	2.63	3.08	2.03
Sickness . . . . .	5.26	4.62	2.49
Education . . . . .	..	..	..
Unemployment or lay-off . . . . .	5.26	7.69	12.92
Current deficit . . . . .	47.37	52.30	38.16
Inherited debt . . . . .	..	..	..
Others . . . . .	5.27	3.08	4.24
<b>TOTAL</b>	<b>94.74</b>	<b>93.85</b>	<b>85.19</b>
<b>(B) On enterprise and other purposes account</b>			
Building . . . . .	..	..	..
Purchase of other assets . . . . .	5.26	4.61	12.73
Cultivation . . . . .	..	..	..
Other family enterprise . . . . .	..	..	..
Inherited debt . . . . .	..	..	..
Others . . . . .	..	1.54	2.08
<b>TOTAL</b>	<b>5.26</b>	<b>6.15</b>	<b>14.81</b>
<b>GRAND TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>ABSOLUTE TOTAL</b>	<b>38</b>	<b>65</b>	<b>5,420 (Rs.)</b>

Of the families reporting debt, about 95 per cent. had taken loans on 'family account', and the rest 5 per cent. on 'enterprise and other purposes account'. About 52 per cent. of the total loans (65) were taken for meeting current deficit and about 14 per cent. for marriage expenses. Of the total amount of loans (Rs. 5,420) about 38 per cent. was taken for meeting current deficit and about 23 per cent. for marriage.

### 13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	..	Not reporting	..	Not reporting	..	Not reporting	63.08
Provident fund	..	No security	93.84	No interest	63.07	Weekly	6.15
Co-operative society	1.54	Land	1.54	Less than 6%	10.77	Monthly	4.62
Employer	4.61	Ornaments and Jewellery	1.54	6% to less than 12½%	24.62	Quarterly	1.54
Money-lender	27.69	Others	3.08	12½% to less than 25%	..	Half yearly	..
Shopkeeper	40.00		..	25% to less than 50%	1.54	Yearly	6.15
Friends and relatives	23.08		..	50% and above	..	Others	18.46
Others	3.03		..				
<b>TOTAL</b>	<b>100.00</b>		<b>100.00</b>		<b>100.00</b>		<b>100.00</b>

About 40 per cent. of the loans were taken from shopkeepers, about 28 per cent. from money-lenders and about 23 per cent. from friends and relatives. About 94 per cent. of the loans were taken against no security. About 63 per cent. of the loans were reported to have been taken free of interest. In case of about 25 per cent. of the loans, interest was paid at the rate of 6 per cent. to less than  $12\frac{1}{2}$  per cent.

## CHAPTER 14

### *Some Important Findings*

#### **14.1 Family characteristics, income and expenditure**

The estimated number of families of industrial workers satisfying the survey definition worked out in Gudur centre to about 4.3 thousand. Of these, about 11 per cent. consisted of single-member families, 36 per cent. of two to three members, 30 per cent. of four to five members, 16 per cent. of six to seven members and the remaining about 7 per cent. consisted of more than 7 members. By family type, the most common (31 per cent.) consisted of husband, wife and children. Others in order were those consisting of unmarried earner and other members (16 per cent.); husband, wife, children and other members (15 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (11 per cent.); and husband and wife (7 per cent.). Family types classified under 'rest' accounted for 20 per cent.

The average size of the family was 4.05 persons. Of these, 1.68 were earners, 0.29 earning dependants and 2.08 non-earning dependants. Of the earners, 1.08 were adult men and 0.56 adult woman. About 36 per cent. of the families had only one income recipient. On an average, a family had 2.10\* dependants living with it and 0.20 dependant living elsewhere.

The average monthly income worked out to Rs. 69.66 per family and Rs. 17.20 per capita. The largest number of families (about 42 per cent. of the total) came within the income class 'Rs. 30 to less than Rs. 60'. Only about 1 per cent. of the families had an income of Rs. 210 and above per month with an average of Rs. 276.48.

Of the average monthly income of Rs. 69.66 per family, income from paid employment accounted for Rs. 59.70 or 86 per cent., income from self-employment for Rs. 4.23 or 6 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Rs. 5.73 or 8 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

---

\*This figure differs slightly from that of non-earning dependants on account of rounding off.

The average monthly expenditure for current living was Rs. 81.42 per family, Rs. 20.12 per capita and Rs. 24.30 per adult consumption unit. Of the average monthly expenditure of Rs. 81.42 per family, consumption expenditure accounted for Rs. 78.83, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 53.32 or about 68 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Gudur revealed that increased intake of wheat, mixed cereals, leafy vegetables and fruits would help to overcome the deficiencies in respect of Vitamin 'A', Vitamin 'C' and Calcium.

#### 14.2 Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Gudur, about 83\* per cent. of all members (aged 5 years and above) were illiterate and about 17\* per cent. had received education upto or below primary standard. During the period of survey about 7 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 19. The main reasons for not receiving education in case of children were reported to be domestic difficulties, financial difficulties, and lack of interest.

Fever was reported as the main sickness. Allopathic treatment in cases of sickness was the most popular among the families.

About 53 per cent. of working class families were living in independent buildings. The accommodation occupied by them generally consisted of one living room. A bulk of the dwellings were without a separate kitchen, bath room and store room. Latrine was not provided in any of them. Well (with or without hand pump) was reported to be the source of water supply in a large majority of the cases. Important places usually visited by the working class families for their essential needs and amenities, e.g., school, shopping centres, and post office, were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in mines. About 83 per cent. of the employee-members had a length of service of less than 5

---

\*Estimated figures.



years in the same establishment. About 83 per cent. of the employee-members were working in day shifts and about 10 per cent. in shifts by rotation. About 76 per cent. of the employee-members were enjoying a daily rest interval of more than half-an-hour. About 54 per cent. of the employee-members were being paid weekly and about 38 per cent. fortnightly. Paid earned leave was being enjoyed by only about 24 per cent. of employee-members.

About 86 per cent. of the families reported savings and assets wholly on 'family account' on the date of survey. Savings, however, formed only a negligible fraction and the reporting families mainly held assets in the form of land and buildings. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 4 and Rs. 913 respectively. Roughly 26 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 66 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

#### **A. Factory Centres**

- 1 Digboi
- 2 Jamshedpur
- 3 Monghyr-Jamulpur
- 4 Bombay
- 5 Ahmedabad
- 6 Nagpur
- 7 Bhavnagar
- 8 Sholapur
- 9 Bhopal
- 10 Indore
- 11 Gwalior
- 12 Madras
- 13 Madurai
- 14 Coimbatore
- 15 Guntur
- 16 Hyderabad
- 17 Sambalpur
- 18 Kanpur
- 19 Varanasi (Banaras)
- 20 Saharanpur
- 21 Calcutta
- 22 Howrah
- 23 Asansol
- 24 Bangalore
- 25 Alwaye
- 26 Alleppey

27 Amritsar

28 Yamunanagar

29 Jaipur

30 Ajmer

31 Delhi

32 Srinagar

#### **B. Mining Centres**

33 Jharia

34 Kodarma

35 Noamundi

36 Balaghat

37 Gudur

38 Barbil

39 Raniganj

40 Kolar Gold Field

#### **C. Plantation Centres**

41 Labac

42 Rangapara

43 Mariani

44 Doom-Dooma

45 Coonoor

46 Darjeeling

47 Jalpaiguri

48 Chikmagalur

49 Ammathi

50 Mundakkayam

## APPENDIX II

### Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
<i>Food, beverages, etc.</i>				
<i>Cereals and cereal products</i>				
Paddy . . . . .	..	..	14	2·16
Rice . . . . .	16	12·59	210	21·48
Wheat . . . . .	1	0·34	2	0·04
Jowar . . . . .	..	..	68	6·13
Jowar atta . . . . .	..	..	1	0·02
Bajra . . . . .	..	..	21	2·19
Maize . . . . .	..	..	7	0·83
Ragi . . . . .	..	..	15	0·39
Gram atta . . . . .	..	..	1	0·00
Small millets . . . . .	..	..	1	0·01
Small millets atta . . . . .	..	..	1	0·05
Other rice products . . . . .	..	..	2	0·12
Maida . . . . .	..	..	1	0·00
Sewai . . . . .	..	..	1	0·00
Bread . . . . .	..	..	1	0·00
Tapioca . . . . .	..	..	1	0·00
Grinding and other charges . . . . .	1	0·04	4	0·01
Sub-total : cereal and products . . . . .	16	12·97	237	33·43

1	2	3	4	5
<i>Pulses and pulse products</i>				
Arhar . . . . .	13	0.89	166	1.09
Gram . . . . .	6	0.35	128	0.50
Moong . . . . .	8	0.34	117	0.72
Masur . . . . .	..	..	4	0.02
Urd . . . . .	1	0.02	63	0.18
Pulse products . . . . .	..	..	1	0.00
Grinding charges . . . . .	..	..	1	0.00
Sub-total : pulses and products	16	1.60	231	2.51
<i>Oil seeds, oils and fats</i>				
Mustard oil . . . . .	..	..	1	0.00
Coconut oil . . . . .	..	..	1	0.00
Gingelly oil . . . . .	1	0.05	11	0.04
Groundnut oil . . . . .	16	0.83	232	1.28
Other vegetable oils . . . . .	..	..	2	0.01
Sub-total : oil seeds, oils and fats	16	0.88	237	1.33
<i>Meat, fish and eggs</i>				
Goat meat . . . . .	7	1.23	119	2.02
Beef . . . . .	..	..	2	0.02
Mutton . . . . .	9	0.56	111	1.15
Pork . . . . .	..	..	4	0.04
Buffalo meat . . . . .	..	..	3	0.02
Poultry . . . . .	1	0.04	29	0.28
Other meat . . . . .	..	..	4	0.02
Fresh fish . . . . .	1	0.05	59	0.34

1	2	3	4	5
Dry fish . . . . .	6	0.20	137	0.59
Fish products . . . . .	..	..	1	0.01
Egg-hen . . . . .	3	0.43	20	0.12
Egg-duck . . . . .	..	..	3	0.01
Sub-total : meat, fish and eggs .	15	2.51	227	4.62
<i>Milk and milk products</i>				
Milk-cow . . . . .	1	0.22	7	0.33
Milk-buffalo . . . . .	3	0.50	31	0.19
Curd . . . . .	1	0.22	23	0.31
Lassi . . . . .	5	0.55	65	0.57
Ghee buffalo . . . . .	4	0.38	88	0.56
Other milk and milk products .	1	0.13	18	0.24
Sub-total : milk and products .	11	2.00	141	2.20
<i>Condiments and spices</i>				
Salt . . . . .	16	0.08	237	0.19
Turmeric . . . . .	15	0.12	233	0.22
Chilly-green . . . . .	9	0.20	146	0.36
Chilly-dry . . . . .	16	0.79	236	1.82
Tamarind . . . . .	16	0.60	233	0.94
Onion . . . . .	16	0.20	230	0.32
Garlic . . . . .	8	0.14	155	0.15
Coriander . . . . .	5	0.03	134	0.12
Ginger . . . . .	2	0.05	25	0.02
Pepper . . . . .	3	0.01	47	0.03
Methi . . . . .	4	0.02	66	0.04
Saffron . . . . .	..	..	2	0.00
Mustard . . . . .	5	0.03	87	0.06
Jira . . . . .	3	0.02	78	0.07
Cloves . . . . .	2	0.02	22	0.02
Elaichi . . . . .	1	0.01	9	0.01
Mixed spices . . . . .	12	0.18	186	0.23
Other spices and condiments .	7	0.06	99	0.15
Sub-total : condiments and spices	16	2.56	237	4.75

1	2	3	4	5
<i>Vegetables and vegetable products</i>				
Potato . . . . .	8	0·27	99	0·26
Muli, turnip, radish . .	..	..	4	0·01
Carrot, beet . . . . .	..	..	1	0·00
Arum . . . . .	1	0·02	11	0·02
Other root vegetables . .	..	..	13	0·02
Brinjal . . . . .	15	0·30	202	0·56
Cauliflower . . . . .	..	..	1	0·00
Cabbage . . . . .	..	..	9	0·02
Ladies finger . . . . .	8	0·11	96	0·15
Tomato . . . . .	3	0·05	77	0·15
Cucumber . . . . .	..	..	2	0·00
Pumpkin . . . . .	..	..	1	0·00
Gourd . . . . .	..	..	24	0·03
Karela . . . . .	..	..	16	0·03
Bean . . . . .	1	0·02	65	0·09
Pea . . . . .	..	..	3	0·01
Other non-leafy vegetables .	4	0·06	14	0·03
Amaranth, chalai . . . .	1	..	15	0·01
Methi . . . . .	..	..	1	0·00
Other leafy vegetables . .	1	..	79	0·10
Pickles and preservatives .	2	0·07	18	0·07
Sub-total : vegetables and products	15	0·90	228	1·56

1	2	3	4	5
<i>Fruits and fruit products</i>				
Banana, plantain . . . .	7	0.40	115	0.26
Orange . . . . .	..	..	10	0.03
Lemon . . . . .	1	0.05	14	0.03
Mango . . . . .	..	..	29	0.06
Water melon . . . . .	..	..	3	0.00
Coconut. . . . .	..	..	13	0.03
Cashew nut . . . . .	..	..	2	0.00
Kharbooza . . . . .	..	..	1	0.00
Dried fruits . . . . .	..	..	1	0.00
Other fruits . . . . .	2	0.13	11	0.03
Other fruit products . . .	..	..	1	0.00
Sub-total : fruits and products	8	0.58	137	0.44

*Sugar, honey, etc.*

Sugar-crystal . . . . .	6	0.29	57	0.19
Gur . . . . .	5	0.20	101	0.19
Sugar candy . . . . .	..	..	2	0.01
Others . . . . .	..	..	1	0.00
Sub-total : sugar, honey, etc. .	10	0.49	135	0.39

*Non-alcoholic beverages*

Tea-leaf . . . . .	2	0.11	8	0.03
Coffee-powder or seed . .	3	0.16	22	0.11
Squashes and syrups . . .	..	..	1	0.00
Others . . . . .	..	..	7	0.01
Sub-total: non-alcoholic beverage	4	0.27	33	0.15

1	2	3	4	5
<i>Prepared meals, etc.</i>				
Meals . . . . .	5	2.78	27	0.95
Snack-saltish . . . . .	5	0.37	96	0.36
Snack-sweet . . . . .	2	0.25	30	0.12
Hot drink-tea . . . . .	3	0.12	80	0.24
Hot drink-coffee . . . . .	2	0.31	13	0.15
Hot drink-others . . . . .	..	..	1	0.06
Cold drink . . . . .	3	0.19	14	0.04
Others . . . . .	..	..	21	0.02
<hr/>				
Sub-total : prepared meals, etc..	10	4.02	150	1.94
<hr/>				
<i>Pan, supari, etc.</i>				
Pan-leaf . . . . .	9	0.19	202	0.31
Pan-finished . . . . .	1	0.03	2	0.00
Supari . . . . .	10	0.27	200	0.52
Lime . . . . .	6	0.02	173	0.05
<hr/>				
Sub-total : pan, supari, etc.] .	10	0.51	203	0.88
<hr/>				
<i>Alcoholic beverages</i>				
Toddy, neera . . . . .	1	0.09	21	0.19
Country liquor . . . . .	1	0.09	12	0.11
<hr/>				
Sub-total : alcoholic beverages .	1	0.18	31	0.30
<hr/>				



1	2	3	4	5
<i>Tobacco and tobacco products</i>				
Bidi . . . . .	6	0.34	107	0.56
Cigarettes . . . . .	..	..	3	0.03
Cigar, cheroot . . . . .	1	0.07	17	0.10
Chewing tobacco . . . . .	6	0.19	166	0.80
Smoking tobacco . . . . .	..	..	7	0.04
Leaf tobacco . . . . .	..	..	1	0.00
Snuff . . . . .	1	0.02	1	0.00
Sub-total : tobacco and products	12	0.62	214	1.53
Total : food, beverages, etc. .	18	30.09	239	56.03
Food . . . . .	..	28.78	..	53.32
Pan, supari, tobacco and intoxicants.	..	1.31	..	2.71
<i>Fuel and light</i>				
Firewood and chips . . . . .	16	1.81	235	3.37
Kerosene oil—fuel . . . . .	1	0.02	3	0.01
Kerosene oil—lighting . . . . .	15	0.57	230	0.81
Electricity-lighting . . . . .	1	0.05	4	0.02
Dung cake . . . . .	..	..	1	0.00
Match box . . . . .	16	0.16	233	0.15
Other oils used for lighting . . . . .	..	..	1	0.00
Others . . . . .	..	..	2	0.00
Total : fuel and light . . . . .	17	2.61	238	4.36

	1	2	3	4	5
<i>Housing</i>					
<i>Rent for housing, etc.</i>					
Rent for residential house . . . . .		1	0·04	7	0·07
Rent for residential land . . . . .		..	..	14	0·04
House rent owned/free . . . . .		17	1·59	228	2·37
Water charges . . . . .		..	..	1	0·00
Sub-total : rent for housing, etc.		18	1·63	235	2·48
<i>House repairs and upkeep</i>					
Repairs . . . . .		..	..	4	0·11
White washing . . . . .		..	..	6	0·04
Others . . . . .		..	..	3	0·37
Sub-total : house repairs and upkeep.		..	..	12	0·52
<i>Furniture and furnishings</i>					
Bed-stead, cot . . . . .		..	..	7	0·16
Mat, mattresses, durrie . . . . .		..	..	9	0·02
Carpets . . . . .		..	..	1	0·01
Others . . . . .		..	..	4	0·02
Repair and maintenance . . . . .		..		1	0·01
Sub-total : furniture and furnishings		..	..	19	0·22

1	2	3	4	5
<i>House-hold appliances, etc.</i>				
Suitcase, attache-case . . .	..	..	3	0.04
Utensil : earthenware . . .	5	0.24	78	0.27
Utensil : iron . . .	..	..	1	0.00
Utensil : stainless steel . . .	..	..	1	0.01
Utensil : bell-metal . . .	..	..	1	0.01
Utensil : aluminium . . .	..	..	9	0.08
Utensil : brass . . .	..	..	2	0.06
Utensil : others . . .	2	0.04	22	0.11
Glassware . . .	..	..	1	0.00
Bucket . . .	..	..	1	0.01
Broom . . .	4	0.03	110	0.07
Lock . . .	..	..	8	0.02
Rope, string . . .	..	..	1	0.00
Other electrical appliances . . .	..	..	1	0.00
Lantern, lamp . . .	..	..	4	0.02
Air-conditioner or room cooler . . .	..	..	1	0.00
Household tools . . .	..	..	3	0.00
Rent for household appliances . . .	..	..	1	0.00
Sub-total : household appliances, etc.	8	0.31	155	0.70
<i>Household services</i>				
Cook . . .	..	..	1	0.03
Others . . .	1	0.43	1	0.05
Sub-total : household services . . .	1	0.43	2	0.08
Total : Housing . . .	18	2.37	239	4.00

1	2	3	4	5
<i>Clothing, bedding, etc.</i>				
<i>Readymade clothing</i>				
Dhoti . . . . .	2	0.43	24	0.49
Lungi . . . . .	..	..	7	0.07
Trousers . . . . .	..	..	1	0.00
Half-pants . . . . .	..	..	4	0.04
Waist-coat, jacket, jawahar coat	..	..	2	0.01
Shirt, kamij, kurta . . . . .	..	..	3	0.08
Ganji, banian . . . . .	..	..	8	0.05
Sari . . . . .	..	..	55	2.19
Chaddar, angabastam . . . . .	..	..	4	0.06
Towel . . . . .	..	..	9	0.04
Other shirting and coating . . . . .	..	..	1	0.02
Other knitted garments . . . . .	..	..	2	0.01
Other miscellaneous clothing . . . . .	..	..	1	0.00
Sub-total : readymade clothing . . . . .	2	0.43	77	3.06

*Non-readymade clothing*

Dhoti . . . . .	1	0.22	3	0.05
Trousers . . . . .	..	..	1	0.02
Half-pants . . . . .	..	..	3	0.04
Waist-coat, jacket, jawahar coat	..	..	4	0.03
Bush-shirt . . . . .	..	..	1	0.02
Shirt, kamij, kurta . . . . .	1	0.25	19	0.34
Coat, overcoat . . . . .	..	..	2	0.02

1	2	3	4	5
Ganji, banian . . . . .	..	..	2	0·03
Sari . . . . .	..	..	3	0·13
Blouse, choli . . . . .	..	..	6	0·07
Bodice, brassiere . . . . .	..	..	1	0·03
Frocks . . . . .	..	..	3	0·04
Undergarments (underwear, langot, etc.).	..	..	1	0·00
Towel . . . . .	..	..	1	0·02
Long-cloth . . . . .	..	..	4	0·03
Poplin . . . . .	..	..	9	0·09
Other shirting and coating . . . . .	..	..	20	0·43
Necktie . . . . .	..	..	1	0·00
Other cloth . . . . .	2	0·12	47	0·67
Other knitted garments . . . . .	..	..	1	0·05
Sub-total : non-readymade clothing	3	0·59	74	2·11

*Headwear*

Turban . . . . .	1	0·06	2	0·01
Sub-total : headwear . . . . .	1	0·06	2	0·01

*Bedding*

Bed-sheet . . . . .	1	0·28	3	0·04
Pillow . . . . .	..	..	2	0·01
Blanket, rug . . . . .	..	..	3	0·06
Others . . . . .	..	..	1	0·01
Sub-total : bedding . . . . .	1	0·28	9	0·12

1	2	3	4	5
<i>Footwear</i>				
Shoes . . . . .	..	..	2	0.01
Chappal . . . . .	2	0.30	15	0.19
Sub-total : footwear. . . . .	2	0.30	17	0.20
<i>Miscellaneous</i>				
Laundry . . . . .	..	..	8	0.05
Washerman . . . . .	13	1.20	181	1.57
Washing soap . . . . .	4	0.13	62	0.14
Soap chip and powder . . . . .	..	..	2	0.01
Dyeing . . . . .	..	..	4	0.02
Tailoring, mending, darning . . . . .	2	0.03	72	0.41
Repair and maintenance of footwear. . . . .	..	..	3	0.00
Sub-total : miscellaneous . . . . .	17	1.36	223	2.20
Total : Clothing . . . . .	17	3.02	225	7.70

## MISCELLANEOUS

### *Medical care*

Doctor's fee . . . . .	..	..	6	0.22
Medicine . . . . .	1	0.26	19	0.55
Sub-total : medical care . . . . .	1	0.26	22	0.77

1	2	3	4	5
<i>Personal care</i>				
Hair oil, pomade, hair cream .	18	0·64	225	0·94
Hair lotion, shampoo, etc. .	..	..	9	0·05
Barber . . . . .	12	0·45	163	0·51
Snow, face cream, wax, etc. .	..	..	7	0·03
Toilet soap . . . . .	10	0·25	150	0·33
Soap nut . . . . .	14	0·18	183	0·32
Comb, hair-brush . . . . .	3	0·02	47	0·02
Mirror . . . . .	1	0·05	18	0·02
Face powder . . . . .	..	..	10	0·03
Tooth paste . . . . .	..	..	1	0·01
Tooth powder . . . . .	1	0·02	5	0·00
Blade . . . . .	2	0·04	18	0·01
Others . . . . .	..	..	11	0·02
<hr/>				
Sub-total : personal care .	18	1·65	239	2·29

*Education and reading*

School and college fees . .	..	..	2	0·04
Books—school . . . . .	..	..	10	0·09
Books—general . . . . .	1	0·06	1	0·01
Stationery—all kinds . . . . .	..	..	9	0·01
Private tuition . . . . .	..	..	1	0·01
Newspaper . . . . .	..	..	1	0·01
<hr/>				
Sub-total : education and reading	1	0·06	19	0·17

	1	2	3	4	5
<i>Recreation and amusement</i>					
Cinema . . . . .		5	0.72	53	0.23
Toy . . . . .		..	..	1	0.00
Pet animal and bird purchase, etc.		..	..	3	0.02
Theatre . . . . .		..	..	3	0.00
Mela and fair . . . . .		..	..	3	0.14
Chance games and lottery .		..	..	2	0.03
Sub-total : recreation and amusement.		5	0.72	62	0.42
<i>Transport and communication</i>					
Rail . . . . .		..	..	7	0.13
Bus . . . . .		7	1.09	98	0.80
Rickshaw . . . . .		2	0.07	2	0.01
Postage (including telegram and money-order).		2	0.17	15	0.03
Sub-total : transport and communication.		7	1.33	103	0.97
<i>Subscription</i>					
Trade union . . . . .		..	..	21	0.06
Religious (including priests) .		3	0.33	93	0.31
Gift and charity . . . . .		2	1.28	13	0.53
Ceremonials not elsewhere covered.		..	..	3	0.76
Others . . . . .		..	..	1	0.01
Sub-total : subscription . . .		4	1.61	116	1.67



1	2	3	4	5
<i>Personal effects, etc.</i>				
Ornaments (other than precious) glass.	..	..	6	0·01
Ornaments (other than precious) others	1	0·03	23	0·09
Watch . . . . .	..	..	1	0·19
Fountain pen . . . . .	..	..	4	0·02
Umbrella . . . . .	..	..	2	0·02
Other personal effects . . . . .	..	..	3	0·01
Repair and maintenance . . . . .	..	..	4	0·02
Pocket expenses not elsewhere covered.	..	..	16	0·08
Other miscellaneous expenses . . . . .	1	0·00	3	0·01
Sub-total : personal effects, etc.	2	0·03	56	0·45
Total : miscellaneous . . . . .	..	5·66	..	6·74
Total : consumption expenditure.	..	43·75	..	78·83

**(B) NON-CONSUMPTION EXPENDITURE***Interest, litigation, etc.*

Interest paid on loan . . . . .	..	..	18	0·24
Remittance to dependants . . . . .	8	16·52	18	2·35
Sub-total : interest, litigation, etc.	8	16·52	36	2·59

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments—gold . . . . .	..	..	3	0·27
Ornaments—silver . . . . .	..	..	1	0·06
Live-stock . . . . .	..	..	1	0·12
Land and buildings . . . . .	..	..	1	3·00
Bank and postal savings . . . . .	..	..	4	0·30
Loan Advanced . . . . .	..	..	5	0·30
Shares and securities . . . . .	..	..	1	0·02
Others . . . . .	6	1·53	50	1·65
Sub-total : savings and investments.	6	1·53	60	5·72
<i>Debts repaid</i>				
Debts repaid . . . . .	2	6·02	33	2·86
Sub-total : debts repaid . . . . .	2	6·02	33	2·86
TOTAL : NON-CONSUMPTION EXPENDITURE	..	24·07	..	11·17

## SUMMARY

(a) *Consumption expenditure*

Food . . . . .	..	28·78	..	53·32
Tobacco, pan, supari and intoxicants.	..	1·31	..	2·71
Fuel and light. . . . .	17	2·61	238	4·36
Housing . . . . .	18	2·37	239	4·00
Clothing, bedding, etc. . . . .	17	3·02	225	7·70
Miscellaneous . . . . .	..	5·66	..	6·74
TOTAL . . . . .	..	43·75	..	78·83

1	2	3	4	5
<b>(b) Non-consumption Expenditure</b>				
Taxes, interest and litigation .	..	..	18	0·24
Remittance to dependants .	8	16·52	18	2·35
Savings and investments . .	6	1·53	60	5·72
Debts repaid . . . .	2	6·02	33	2·86
<b>TOTAL .</b>	..	24·07	..	11·17





